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ABSTRACT

For many single mothers and displaced homemakers (homemakers who must suddenly enter the workforce), jobs often do not signify escape from poverty. 1990 U.S. Census data indicate that the number of single mothers and displaced homemakers rose dramatically during the 1980s. Workforce participation for this group also rose during that decade, but the Census shows that a greater percentage of this group lived in poverty in 1990 than had in 1980, a far greater percentage than that of the U.S. population at large. These women are dramatically over-represented in service occupations and under-represented in non-traditional jobs. Their housing status tends to be unstable, with most of them renting or sharing housing and less than one-third being homeowners. This information points to the need for government intervention. Improved federal education and training programs could be important pathways to economic self-sufficiency for both displaced homemakers and single mothers. Beneficial changes could also be implemented in unemployment insurance compensation, labor laws, pay equity, health care, child support, microenterprise development, housing, and job creation. Finally, it seems likely that the 1990 Census undercounts the households of single women and displaced homemakers, so that the problems often suffered by these women may be more common than suggested by the available data. 41 charts are included on the following topics: (1) demographics; (2) poverty; (3) employment; (4) income; and (5) housing. (CC)

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WOMEN WORK, POVERTY PERSISTS

A Status Report on Displaced Homemakers & Single Mothers in the United States

WOMEN WORK!
The National Network for Women's Employment
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WOMEN WORK, POVERTY PERSISTS

A Status Report on Displaced Homemakers & Single Mothers in the United States

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INTRODUCTION

Get a job, work hard, get ahead. Generations of Americans have been taught to believe in the American dream, that jobs lead to economic security. But that dream is proving elusive for millions of displaced homemakers and single mothers who are discovering that, in this economy, a job often doesn't mean an escape from poverty.

Displaced homemakers are women who spent years at home caring for their families and suddenly must enter the work force, usually because of divorce or the death, disability or unemployment of a spouse. In 1987, the National Displaced Homemakers Network (now Women Work! The National Network for Women's Employment) released an analysis of 1980 Census data. It found nearly 14 million displaced homemakers and six million single mothers in the United States.

Now, in early 1994, Women Work! releases this analysis of 1990 Census data. It finds that the number of displaced homemakers and single mothers rose dramatically during the 1980s. Strikingly, it also shows that, even though workforce participation for displaced homemakers and single mothers under 65 rose significantly during the decade, a greater percentage of these women lived in poverty in 1990 than had in 1980.

This report focuses primarily on displaced homemakers between the ages of 24 and 64, and single mothers of all ages. The data demonstrates clearly that displaced homemakers are not a generational phenomenon whose concerns will disappear as the "last" generation of traditional homemakers ages. There will be no "last" generation of women without full-time permanent ties to the workforce. Succeeding generations of stay-at-home mothers and women whose employment is interrupted by family caretaking responsibilities will find themselves left with little or no immediate income if they are displaced.

Women Work! The National Network for Women's Employment is working to change social, political and economic dynamics to improve prospects for displaced homemakers, single mothers, and other women struggling to become economically independent. Since 1979, the Washington staff of Women Work!, its board members, regional and state network affiliates and representatives have worked with public policy-makers to shape, pass, and implement legislation to improve the employment environment for women who have lost financial support. The data presented in this report make it clear that Women Work!'s leadership on issues such as vocational education, welfare reform, school-to-work legislation, one-stop career centers, dislocated worker and other job training initiatives and economic development proposals is critical to ensuring that women's employment, education, and training needs are addressed.

WHO ARE THE WOMEN IN THIS REPORT?

This report focuses on two groups of women who are living on their own.

Displaced Homemakers

Displaced homemakers are defined for the purposes of this report as women whose sole or primary job has been homemaking, but who have lost their main source of income through divorce, separation, or widowhood. To be counted as a displaced homemaker, they may or may not be employed, but are not employed full-time year-round. (Please see methodology section for a more complete explanation of the analysis in this report.)

Single Mothers

The second group, which obviously overlaps with displaced homemakers, are single mothers. These are women, both formerly married and never married, who maintain households alone and have related children under the age of 18 living with them. In most cases, these women are raising their own children, but some are grandmothers caring for their grandchildren or other relatives such as aunts raising nieces or nephews. (Using the published figures on "female householders, no husband present, with own children younger than 18 years," we calculate that 98.3% of single mothers are mothers with their own children.) Unlike displaced homemakers, single mothers may be employed full-time.

EXECUTIVE SUMMARY

Key Facts:

Displaced Homemakers — In 1990 there were 17.8 million displaced homemakers in the United States.

Single Mothers — During the 1980s, the number of single mothers increased by nearly a third, from 5.8 million in 1980 to 7.7 million in 1990.

DEMOGRAPHICS

Displaced Homemakers

Age and Race

One out of six American women is a displaced homemaker. There are about 7.4 million displaced homemakers under the age of 65. Nearly twenty percent of displaced homemakers are 45-64 years of age and 21.7% are under the age of 45. The presence of significant numbers of displaced homemakers in each age cohort means that displaced homemakers are not a generational phenomena and will be in the labor force for a substantial number of years.

The race/ethnicity composition of displaced homemakers closely mirrors the percentages in the overall U.S. population: 76% are white, 14.4% are black, 4% are Hispanic, 1.8% are Asian, and 3.7% are other races.

Children

More than half of displaced homemakers ages 20-44 have one or more children. Approximately 43% of displaced homemakers with children have children who are younger than six years old.

Education

Nearly half (47.1%) of displaced homemakers have not completed high school. Only 11.3% of displaced homemakers have completed college. Lack of English facility is a problem for Hispanic and Asian displaced homemakers.

Single Mothers

Age and Race

There were 7.7 million single mothers in 1990. Over seventy percent are ages 25-44. Teen mothers are 4.9% of all single mothers, up from 3.7% in 1980. Between 1980 and 1990, the proportion of teen mothers who are black decreased slightly (from 46% to 42%), as did the proportion who are white (from 42% to 38%). Six percent of teen mothers are Hispanic, 2% Native American, 2% Asian, and 8% other racial and ethnic groups.

Children

The number of children in single mother families is quite small. Eighty-two percent have only one or two children; 45% of single mothers have children under six years of age; 26% have children under three years of age.

Education

Twenty-nine percent of single mothers have not completed high school; 22.3% have had some college and 15.8% are college graduates.

POVERTY

Key Facts:

While the poverty rate for all adult householders in the U.S. in 1990 was 11%...[1]

Displaced Homemakers **— Forty-two percent of displaced homemakers who head family households live in poverty.**

Single Mothers **— Forty-four percent of single mothers live in poverty.**

Displaced Homemakers

Displaced homemakers who are the primary heads of family households have a poverty rate of 42%, with another 13% living in near poverty (incomes between 100% and 150% of the poverty level), compared to the 11% poverty rate for all adult U.S. householders in 1990.

Even though displaced homemakers had a significantly higher rate of employment in 1990 than they did in 1980 —approximately half of all displaced homemakers were employed in 1990, compared to only a third in 1980 — the poverty rate for all displaced homemakers has decreased only slightly, from 39.4% in 1980 to 35.4% in 1990.

Black, Hispanic, Native American and some subgroups of Asian displaced homemakers have poverty rates roughly two times higher than white displaced homemakers.[2] Twenty-nine percent of white displaced homemakers have poverty-level incomes, while roughly twice as many black (57%), Hispanic (55%), Native American (59%), Asian (41%), and other-race (62%) displaced homemakers live in poverty.

The poverty rates of displaced homemakers remains high across all age groups. Eighty-two percent of displaced homemakers 20-24 years old are living in poverty; 73% of 25-34 year olds; 50% of 35-54 year olds; and 26% of displaced homemakers over the age of 65 are living in poverty.

Displaced homemakers with a high school diploma have a combined poverty and near-poverty rate of 50%. The poverty and near-poverty rate drops to 29% for those who have completed college.

Displaced homemakers who are women of color do not get the same "return" on their education as white displaced homemakers. Even with a college degree, displaced homemakers who are women of color continue to have poverty and near-poverty rates above 40%.

For all displaced homemakers, having just one child almost doubles the poverty rate, from 29% to 56%. Racial disparities also exist: the poverty rate of white displaced homemakers without children is 25%, compared to 50% for blacks, 44% for Hispanics, 49% for Native Americans, and 47% for other race/ethnic groups. More than nine out of ten of displaced homemakers with a child younger than three are poor or near poor.

Single Mothers

Forty-four percent of single mothers are poor, and another 14% are near-poor. Thus, almost three out of five single mothers live in or very near poverty.

Single mothers who are women of color have higher poverty rates compared to white single mothers: 55% of black, 54% of Hispanic, 59% of Native American, 38% of Asian, and 60% of other-race single mothers are poor compared to 34% of white single mothers.

Over half of single mothers 55 years and older are poor. The poorest age group of single mothers are teen mothers (regardless of race), 86% of whom are poor, followed by mothers in their twenties, 73% of whom are poor. More than two-thirds of single mothers with a child under the age of three are poor, and another 12% are near-poor.

The combined poverty and near poverty rate for single mothers with a high school degree is 61.1%, compared to 82.7% for those who have not completed high school. College graduates have a

[1] Poverty is measured by households or families, not individuals. Thus the poverty rates cited here refer to the families or households of displaced homemakers or single mothers. Poverty is determined by comparing the cash income of a family or household to the appropriate threshold for a family/household of that given size and composition. For example, in 1990 the poverty threshold for a three person family or household with two children (such as a single mother with two children) was $10,530; for such families, if their income is below $10,530, then they are officially poor, and if it is above the threshold, they are not poor. In our analysis, we have also calculated the number of families whose income falls between the poverty threshold and 150% of the poverty threshold, which in our example would be between $10,530 and $15,795, and have designated this group as "near poor".

[2] Unless otherwise stated, all subsequent poverty status figures refer to primary heads and primary individuals only.

EMPLOYMENT

combined poverty and near-poverty rate of 27.4%.

For single mothers who are women of color, high school graduation dramatically reduces poverty (from 76% to 57% for black mothers and 70% to 49% for Hispanic mothers) with further reductions for completing college. However, a college degree does not ensure an adequate income. Over one out of three single mothers who are women of color and graduate from college have incomes below 150% of the poverty level.

Key Facts:

Displaced Homemakers — Approximately one-half of displaced homemakers under the age of 65 are employed[3]; a significant increase since 1980 when only 38% were employed.

Single Mothers — Seventy-two percent of single mothers are employed, a significant increase since 1980 when 64% were employed.

Displaced Homemakers

Approximately 3.6 million (49.4%) displaced homemakers under 65 years of age are employed, compared to 38% in 1980. Fifty-eight percent of displaced homemakers ages 35-44 are employed. The largest group of displaced homemakers work part-time for 9-12 months a year. Fifty-three percent of working displaced homemakers have incomes below or near poverty levels. Despite the fact that more displaced homemakers are working today than in 1980, 55% of displaced homemakers who are the primary heads of households live in or near poverty.

White displaced homemakers have the highest employed rates; however, they are more likely to hold part-time year-round jobs than displaced homemakers who are women of color, who predominantly work full-time for nine months or less during the year.

The employment data suggest that steady, part-time work is better than short-term, temporary full-time jobs. Whether a displaced homemaker works *part-time* or *full-time* (part-year) will not substantially affect her poverty rate, while the *number of weeks worked* does. The poverty rates for displaced homemakers who work 1-13 weeks hardly change at all as their working hours increase from 1-20 hours (62% are poor), to 21-34 hours (65% are poor), to 35 or more hours (full-time work, 59% are poor). Only when we move to those who work 27-39 weeks, do we see substantially reduced poverty for those who work full-time, with poverty rates dropping from 45% (for those who work 1-20 hours) to 38% (for 21-34 hour workers) to 22% (full-time workers).

Displaced homemakers who have children are *more* likely to be employed. Displaced homemakers who have one or

[3] By definition, displaced homemakers are not employed full-time, year-round.

two children are more likely to work than those displaced homemakers who have no children (57% and 55%, compared to 47% of those with no children living with them).

Compared to all women in the work force, displaced homemakers are dramatically over-represented in the service occupations (30.4% vs. 17.3%). About a third of these are food service jobs (waitress, cook), with the remainder including housekeeping, health, cosmetics, and child care. Displaced homemakers are under-represented in non-traditional jobs.[4]

Single Mothers

Seventy-two percent of single mothers are employed; 61% are employed full-time. This represents a significant increase in employment since 1980, when 64% of single mothers were employed, and 51% were employed full-time.

Whether a single mother works *part-time* or *full-time* (part-year) will not substantially affect her poverty rate, while the *number of weeks worked* does. It is not until a single mother is working six to nine months that working full-time has a substantial impact on poverty—lowering it 20 points from a poverty rate of 60% for those working part-time, 21-34 hours per week, to 40% for those working full-time.

The combined poverty and near-poverty rate for black and Hispanic single mothers who work full-time, year-round is considerably higher than the rate for white full-time year-round working single mothers—36% and 37% compared to 22%.

Employment rates vary significantly by age. Employed rates rise from 46% of very young single mothers to a peak of about 80% for the 35-44 age group, and then drop for older age groups to about 50% of 55-64 year olds.

Three-fourths of single mothers who are high school graduates are employed, compared to 51% who did not complete high school. Ninety percent of college graduates are employed.

Seventy-seven percent of single mothers with one child and 72% of single mothers with two children are employed. The employed rate drops to 58% of mothers with three or four children, and 40% of mothers with five or more children.

Seventy-eight percent of single mothers of school-age children are employed, with the employment rate dropping to 69% for those with preschoolers (3-5 years old), and 57% for those with infants and toddlers (0-2 years old). Seventy-eight percent of all employed single mothers work full-time, and 60% of single mothers of infants/toddlers work full-time.

Compared to all women in the work force, single mothers are over-represented in the service occupations (24.6% vs. 17.3%). Eighteen percent of single mothers are employed in managerial and professional occupations, compared to 27% of all women in the workforce.

[4] Non-traditional occupations are defined as those in which less than 25% of the workers are women.

INCOME

Key Facts:

Displaced Homemakers — The median annual personal income for displaced homemakers is $6766.[5]

Single Mothers — The median annual personal income for single mothers is $9353.[5]

Displaced Homemakers

The median annual personal income for displaced homemakers is $6766. Income increases with age, with the highest incomes found among displaced homemakers who are over the age of 65 years. However, 49% of displaced homemakers over the age of 65 are living in or near poverty.

White displaced homemakers gain a higher financial return from education than do women of color. Among white displaced homemakers, median income increases from $8173 for those who finish high school, to $9,709 for those with post-high school education, and to $14,922 for those who have at least a college degree. However, women of color do not fare nearly as well until they finish college. The most significant increase for women of color is graduating from college, but only black women obtain a financial reward that is similar in size to that received by white women, and their median income still remains less than that of white women.

By far the most important source of income for displaced homemakers under 65 years of age is wages.[6] The proportion of displaced homemakers who have wage income ranges from 76% for young displaced homemakers to 35% for those 55-64 years.

Sources of income vary by age and household status. Among displaced homemakers who are primary heads under 35 years of age, over half have income from public assistance (this includes AFDC and SSI). This proportion declines among displaced homemakers over 35 years, and only 15% of displaced homemakers over 65 years receive public assistance income.

Among displaced homemakers who are *not employed*, non-wage sources of income varies by race/ethnicity. Among not-employed white displaced homemakers (under 65 years), 38% received public assistance, 41% received Social Security, 22% received pensions or disability, and 20% received other regular income (such as Unemployment Insurance or child support). In contrast, among black not-employed displaced homemakers, more received public assistance (63%), and fewer received Social Security (28%), pensions (15%), or other regular income (13%).

Single Mothers

Among single mothers, income rises with age until age 45, when it begins to decrease. Teen mothers have the lowest income. There are dramatic differences in personal income between white single mothers and single mothers who are women of color. The differences between white and black single mothers of the same age range from $600 for teen mothers to almost $8,000 for mothers 45 to 54 years old.

The median income for the 61% of single mothers who are employed full-time, year round is $18,225. By contrast, the 39% who did not work full-time, year-round had a median income range of $2,523 - $10,558, depending on the number of weeks and hours worked.

For single mothers, income for most racial groups is quite clearly related to age of the youngest child. Those whose youngest child is 0-2 years old have incomes that average $2,000-$4,000 less than those whose youngest child is a pre-schooler (3-5 years old).

[5] Income is measured as personal income, including both earned and cash benefits. It may or may not be the total of family income, for the latter may include the earnings or income of other family or household members.

[6] Sources of income have been grouped in eight categories. Three of these categories reflect earned income: wages, self-employment, and farm self-employment. The category of interest and dividends reflects unearned income. Three categories reflect income support programs. The category which consists mainly of Aid for Families with Dependent Children (AFDC) & Supplemental Security Income (SSI) includes all means-tested public assistance (that is, income support that is given only to those whose income is very low or zero otherwise). Social Security includes income payments to the elderly as well as non-elderly widows and/or their dependents, and the blind and disabled. The last category, other regular income, includes such non-means tested programs as unemployment insurance, workers compensation, and private regular transfers such as child support.

HOUSING

Almost three out of four single mothers have income from wages. Twenty-seven percent of all single mothers receive public assistance. Twenty-three percent of single mothers receive other regular income (such as Unemployment Insurance or child support), but only 6% receive Social Security, 3% pensions or disability, and 12% interest and dividends.

Single mothers' receipt of income from wages varies by race/ethnicity: 76% of white, 63% of black, 59% of Hispanic, 60% of Native American, and 64% of Asian single mothers receive wage income. Receipt of public assistance income among single mothers varies even more greatly by race, with about one-fifth of white single mothers receiving public assistance income, and more than a third of black, Hispanic, Native American, most Asian groups, and other races, receiving public assistance income.

Key Facts:

Displaced Homemakers — Less than one-third of displaced homemakers under 65 years old are homeowners.

Single Mothers — Three-fourths of single mothers rent or share their housing.

Displaced Homemakers

The housing status of displaced homemakers is often unstable, with relatively low rates of home ownership and great mobility among some groups of displaced homemakers. The majority of displaced homemakers under 65 years old rent or share housing. Less than one-third of displaced homemakers under 65 years of age are homeowners, and most of these are still making payments on their mortgages. Thirty-five percent of displaced homemakers under 65 years of age share housing and one-third rent.

Displaced homemakers of color are even less likely to be homeowners. About one-third of displaced homemakers who are women of color are homeowners, compared to one-half of white displaced homemakers.

Housing status is also affected by marital status. Divorced or separated displaced homemakers are much more likely to share others' housing than widows. They are also more likely to live in domestic violence or other shelters.

Single Mothers

More than half of single mothers rent their housing. One- fifth share housing with others. One-quarter own their homes, but almost all home owners are still making payments on a mortgage. Most single mothers under 25 years of age share the housing of relatives, with four-fifths of teen single mothers sharing housing with relatives.

Single mothers who are women of color are much less likely to be home owners than white single mothers. Among single mothers, one-third of whites are homeowners, while only one-sixth of most groups of women of color are homeowners.

IMPLICATIONS FOR INTERVENTION AND CHANGE

POLICY RECOMMENDATIONS

The data described in this report have important policy implications for a variety of economic and social issues that are critical to the lives of displaced homemakers and single mothers. The full report provides more complete details of Women Work!'s policy recommendations.

- ***Fund the Displaced Homemaker Self-Sufficiency Assistance Act*** (DHSSAA, P.L. 101-554), which authorizes financial assistance to states to serve displaced homemakers through educational institutions and community-based organizations.

- The **Single Parent, Displaced Homemakers, Single Pregnant Women and Sex Equity provisions of the Carl Perkins Vocational and Applied Technology Education Act** must be retained and strengthened when the legislation is reauthorized by Congress in 1995. They are essential to federal policy to increase women's options for achieving long-term economic self-sufficiency.

- The **Job Training Partnership Act (JTPA)** must be revised to actively encourage and support education and training that leads to two-year degrees.

- The **Non-Traditional Employment for Women Act (NEW)**, which requires states and Service Delivery Areas within the JTPA system to train and place women in non-traditional jobs, should be expanded to make JTPA performance standards dependent in part on success in fulfilling non-traditional training and placement goals.

- **School-to-work programs** must achieve gender equity across occupational training areas.

- **Coordination of benefits is critical for women who are trying to further their education.** The Departments of Health and Human Services, Agriculture, and Housing and Urban Development must enforce existing provisions of the Higher Education Act (P.L. 102-325) by aggressively instructing its field staff at all levels to refrain from withholding or reducing public aid (AFDC, food stamps, or housing subsidies) from individuals who receive federal student financial aid.

- **Provision of support services, especially dependent care and transportation, should be required of all federally-funded education and training programs.** Without this most basic service, women with children or who are responsible for older family members will not be able to get the training they need to break the cycle of poverty.

- **Health care reform must reflect the needs of low income women.** The vast majority of employed displaced homemakers and single mothers work either part-time or in service occupations where health care benefits are generally not provided. Ability to pay, employment status, marital status, public assistance, and health status should not be barriers to health care coverage.

DEMOGRAPHICS

Key Facts:

Displaced Homemakers — In 1990 there were 17.8 million displaced homemakers in the United States.

Single Mothers — During the 1980s, the number of single mothers increased by nearly a third, from 5.8 million in 1980 to 7.7 million in 1990.

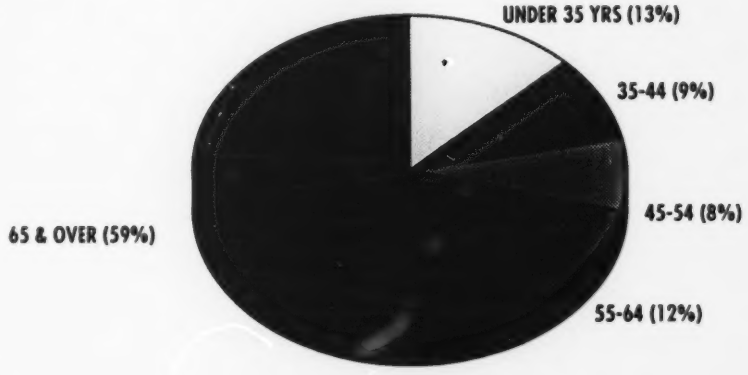
Displaced Homemakers

Age and Race

The 17.8 million displaced homemakers in the United States includes adult women of all ages.[7] Nearly twenty percent of displaced homemakers are 45-64 years of age and 21.7% are under the age of 45 *(Chart 1)*. There are approximately 7.4 million displaced homemakers under the age of 65. This is an increase of 18% since 1980.

The race/ethnicity composition of displaced homemakers closely mirrors the percentages in the overall U.S. population *(Chart 2)*. Only Hispanic women are less likely to be displaced homemakers than women of other races.[8]

DISPLACED HOMEMAKERS BY AGE — CHART 1



TOTAL NUMBER DISPLACED HOMEMAKERS = 17.8 MILLION

SOURCE: 1990 CENSUS

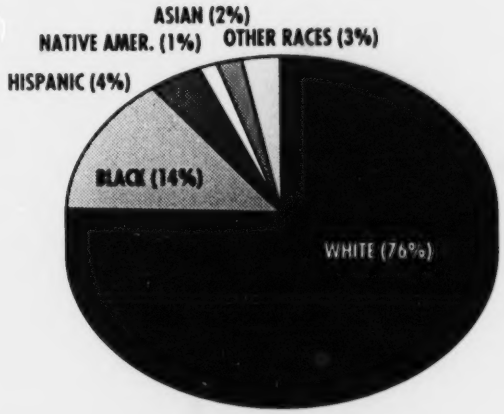
Children

More than half of displaced homemakers ages 20-44 have one or more children. Of the displaced homemakers who have children, 44% have one

[7] The total number of displaced homemakers in the United States reported here includes women over 65 years of age because among this group are women who have insufficient income and must work. These women often seek the assistance of local displaced homemaker programs. We do not assume that all displaced homemakers over the age of 65 are looking for or need income from employment. However, including all displaced homemakers in our total count ensures that we are not excluding a significant number of women who are in need of services.

[8] This is consistent with data that show higher marriage rates among Mexican-Americans, who comprise the largest share of Hispanics.

DISPLACED HOMEMAKERS BY RACE — CHART 2

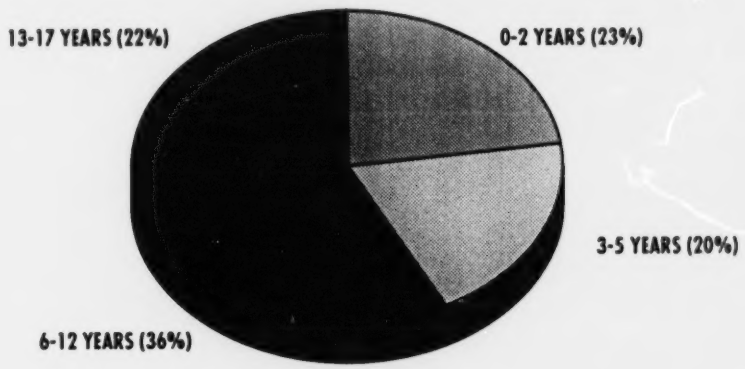


TOTAL NUMBER DISPLACED HOMEMAKERS - 17.8 MILLION

SOURCE: 1990 CENSUS

child and 33% have two children. Approximately 43% of displaced homemakers with children have children who are younger than six years old; 23% have children who are two years or younger *(Chart 3).*

DISPLACED HOMEMAKERS BY AGE OF YOUNGEST CHILD — CHART 3



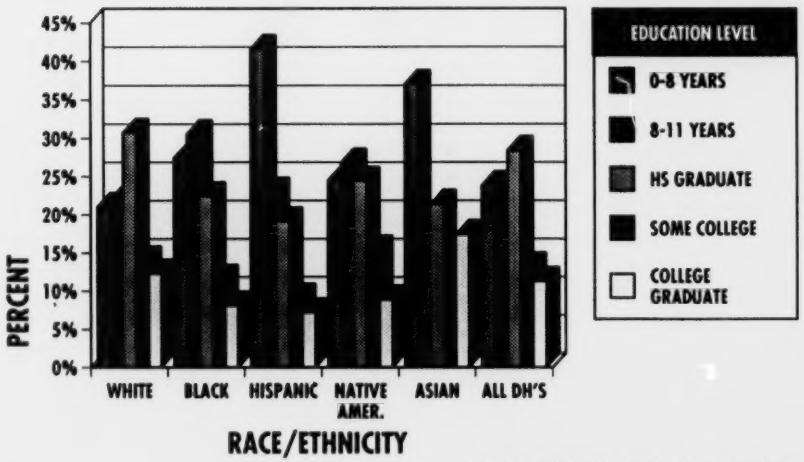
AGE OF YOUNGEST CHILD

SOURCE: 1990 CENSUS

Education

Nearly half (47.1%) of displaced homemakers have not completed high school. Among Hispanic displaced homemakers, almost two-thirds (64.6%) have not completed high school *(Chart 4)*. Only 11.3% of displaced homemakers have completed college. Lack of English facility is a problem for Hispanic displaced homemakers and Asian women (more than a third of Hispanic displaced homemakers—36%—do not speak English or do not speak it well, and 60% of Chinese, 65% of Vietnamese and 41% of other Asians do not speak English or do not speak it well).

DISPLACED HOMEMAKERS: EDUCATION BY RACE — CHART 4



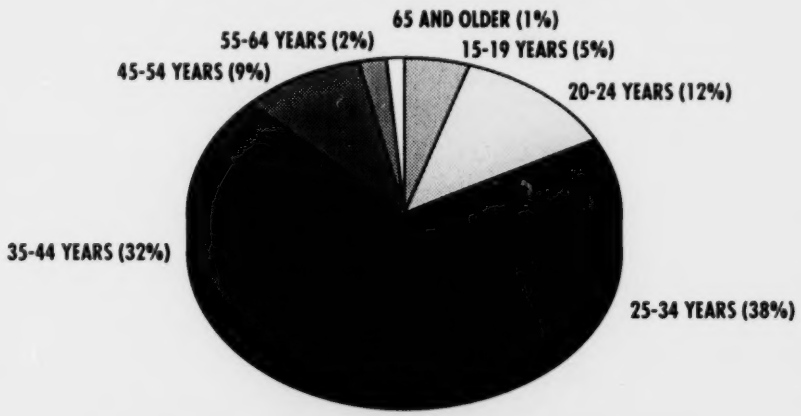
SOURCE: 1990 CENSUS (Complete data in appendix B)

Single Mothers

Age and Race

The percentage of single mothers 25-34 years old (38.4%) is only slightly higher than that of single mothers ages 35-44 (32%) *(Chart 5)*. Together, single mothers ages 25-44 represent 70.4% of all single mothers. Teen mothers are 4.9% of all single mothers, up from 3.7% in 1980. There are nearly 100,000 single mothers over age 65. Between 1980 and 1990, the proportion of teen mothers who are black decreased slightly (from 46% to 42%), as did the proportion who are white (from 42% to 38%). Six percent of teen mothers are Hispanic, 2% Native American, 2% Asian, and 8% other racial and

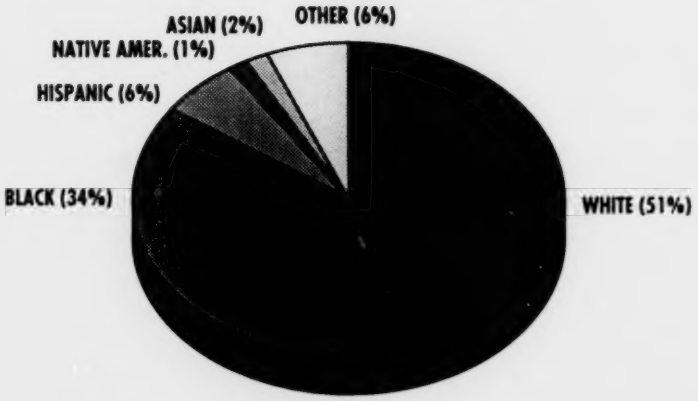
SINGLE MOTHERS BY AGE — CHART 5



TOTAL NUMBER SINGLE MOTHERS = 7.7 MILLION

SOURCE: 1990 CENSUS

SINGLE MOTHERS BY RACE — CHART 6



TOTAL NUMBER SINGLE MOTHERS = 7.7 MILLION

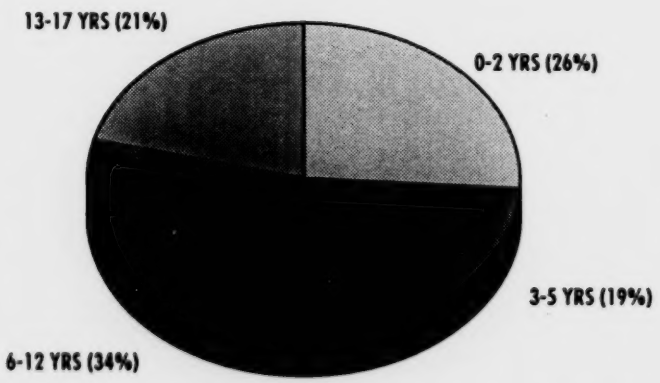
SOURCE: 1990 CENSUS

ethnic groups *(Chart 6)*. Overall, one-third of single mothers are black and half are white.

Children

The number of children in single mother families is quite small. Eighty-two percent have only one or two children. These children, like those of displaced homemakers, also tend to be very young; 45% of single mothers have children under six years of age; 26% have children under three years of age *(Chart 7)*.

SINGLE MOTHERS BY AGE OF YOUNGEST CHILD — CHART 7

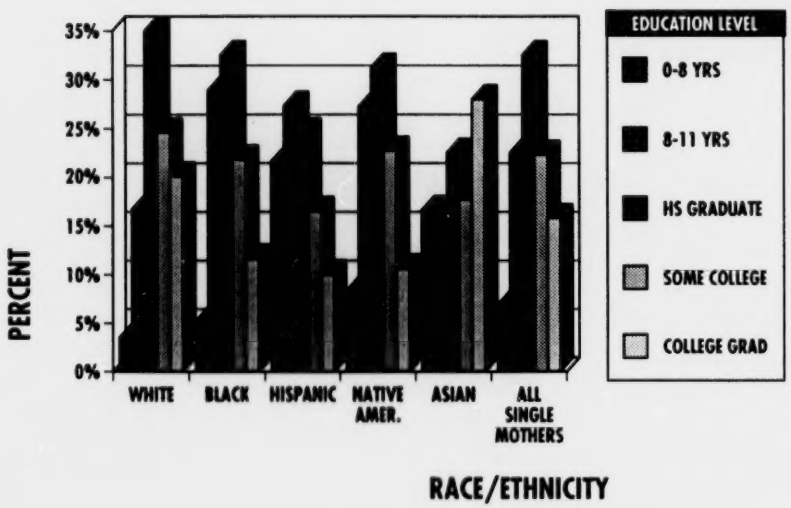


SOURCE: 1990 CENSUS

Education

Twenty-nine percent of single mothers have not completed high school; 22.3% have had some college and 15.8% are college graduates. Hispanic single mothers are more likely not to have completed high school (48.9%) than other single mothers *(Chart 8)*.

SINGLE MOTHERS:
EDUCATION BY RACE — CHART 8



SOURCE: 1990 CENSUS (Complete data in appendix 8)

POVERTY

Key Facts:
While the poverty rate for all adult householders in the U.S. in 1990 was 11%...[9]

Displaced Homemakers — Forty-two percent of displaced homemakers who head family households live in poverty.

Single Mothers — Forty-four percent of single mothers live in poverty.

Displaced Homemakers

Displaced homemakers who are the primary heads of family households have a poverty rate of 42%, with another 13% living in near poverty (i.e., their incomes are between 100% and 150% of the poverty level) *(Chart 9)*. These figures are particularly striking when compared to the 11% poverty rate for all adult U.S. householders in 1990.

In addition, even though displaced homemakers had a significantly higher rate of employment in 1990 than they did in 1980, the poverty rate for *all* displaced homemakers (i.e., *all* household types) has decreased only slightly, from 39.4% in 1980 to 35.4% in 1990 (approximately half of displaced homemakers under 65 were employed in 1990, a one-third increase since 1980 — see next section on employment).

Black, Hispanic, Native American and some subgroups of Asian displaced homemakers have poverty rates roughly two times higher than white displaced homemakers *(Chart 10)*[10]. Twenty-nine percent of white displaced homemakers have poverty-level incomes, while roughly twice as many black (57%), Hispanic (55%), Native American (59%), and other-race (62%) displaced homemakers live in poverty. Although Asians as a whole have a lower poverty rate than other groups of women of color (about 41%), this masks great differences between groups. For example, Vietnamese displaced homemakers have the highest poverty rate among minority groups (65%), while Chinese and Japanese displaced homemakers have much lower poverty rates (36% and 22%, respectively).

Although most of our discussion of poverty focuses on household heads (because poverty is a household characteristic), it is worth noting the poverty status of the households in which displaced homemakers are not considered household heads. Examples of these women include "subfamily" heads and "secondary individuals." Subfamilies are women with children who do not live in their own homes — they are living "doubled up" usually with parents, sometimes with other relatives. Forty percent of displaced homemakers who are subfamily heads live in households with incomes below or near the poverty level *(Chart 9)*. However, the poverty rate for these displaced homemakers most likely would be even *higher* if income were measured *separately* for these doubled-up subfamilies.

Displaced homemakers who are "secondary individuals," that is, who share a household with *non-relatives*, but are neither the owner nor renter of the housing unit, are the *most likely* to be living in a poor household, with *almost 2 out of 3* (65%) in households with poverty-level incomes, and another 15% with household incomes in the near-poverty range.

[9] Poverty is measured by households or families, not individuals. Thus the poverty rates cited here refer to the families or households of displaced homemakers or single mothers. Poverty is determined by comparing the cash income of a family or household to the appropriate threshold for a family/household of that given size and composition. For example, in 1990 the poverty threshold for a three person family or household with two children (such as a single mother with two children) was $10,530; for such families, if their income is below $10,530, then they are officially poor, and if it is above the threshold, they are not poor. In our analysis, we have also calculated the number of families whose income falls between the poverty threshold and 150% of the poverty threshold, which in our example would be between $10,530 and $15,795, and have designated this group as "near poor".

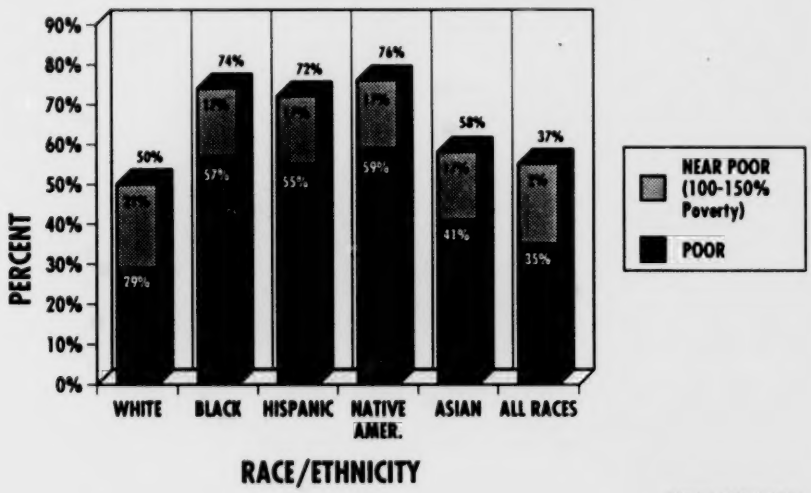
The poverty rates of displaced homemakers remain high across all age groups. Eighty-two percent of displaced homemakers 20-24 years old are living in poverty; 73% of 25-34 year olds are poor; 50% of 35-54 year olds are poor; and 26% of displaced homemakers over the age of 65 are living in poverty. Despite our country's safety net of Social Security, approximately 2.7 million displaced homemakers (who are primary family heads or primary individuals) over the age of 65 are living below the poverty threshold. Many of these women are in need of employment to supplement their inadequate incomes, and often reach out to displaced homemaker programs for guidance and training.

DISPLACED HOMEMAKERS: POVERTY & NEAR POVERTY BY HOUSEHOLD STATUS — CHART 9

HOUSEHOLD STATUS	% POOR	% NEAR POOR (100-150% POVERTY)	TOTAL % POOR OR NEAR POOR
PRIMARY FAMILY HEAD	42%	13%	55%
PRIMARY INDIVIDUAL	32%	23%	55%
SUBFAMILY	23%	17%	40%
OTHER RELATIVE. FAMILY HOUSEHOLD	11%	10%	21%
SECONDARY INDIVIDUAL	65%	15%	80%

SOURCE: 1990 CENSUS

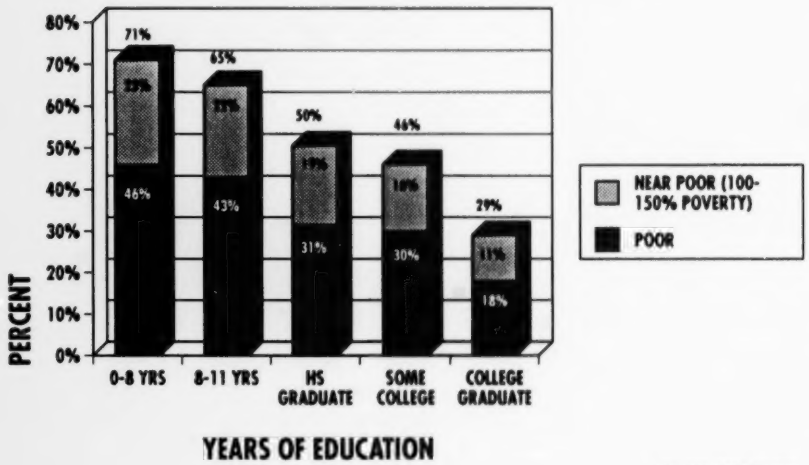
DISPLACED HOMEMAKERS: POVERTY & NEAR POVERTY BY RACE — CHART 10



SOURCE: 1990 CENSUS

[10] Unless otherwise stated, all subsequent poverty status figures refer to primary family heads and primary individuals only.

DISPLACED HOMEMAKERS: POVERTY & NEAR POVERTY BY EDUCATION — CHART 11A



SOURCE: 1990 CENSUS

The combined poverty and near-poverty rates are even more striking: displaced homemakers over 65 have a combined poverty and near-poverty rate of 49%; 64% of 35-54 year olds, 85% of 25-34 year olds, and 91% of 20-24 year olds are living in or near poverty.

Within age groups, there is not a great difference in poverty rates by race; for example, the poverty rates for white, black, and Hispanic 20-24 year old displaced homemakers are 81%, 86%, and 84%, respectively. This shows that for displaced homemakers, much of the apparent racial difference in *overall* poverty rates is primarily due to racial differences in the *age distribution* of displaced homemakers. Recall that while 65% of white displaced homemakers are over 65 years, only 41% of black, 35% of Hispanic, and 30% of Native American displaced homemakers are over 65 years old.

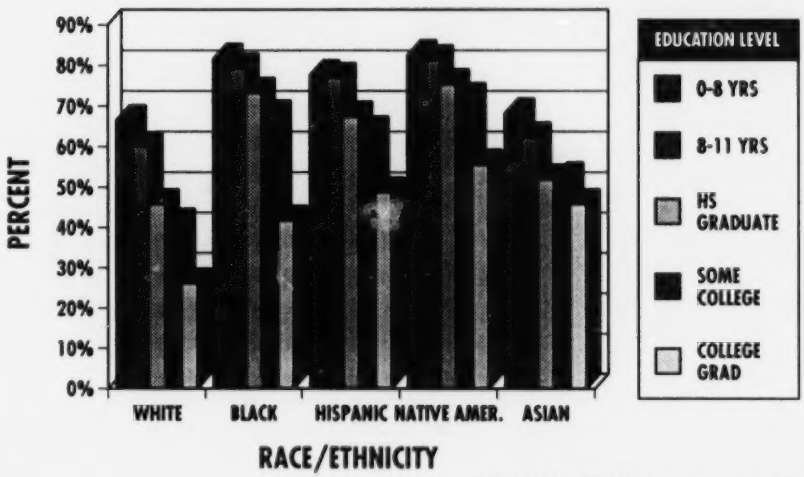
Displaced homemakers with a high school diploma have a combined poverty and near-poverty rate of 50%, compared to a rate of 65% for those with only some high school education. The poverty and near-poverty rate drops to 29% for those who have completed college; however, only 11.3% of displaced homemakers have completed college *(Chart 11A).*

Obviously, increased education results in increased income and decreased levels of poverty. For displaced homemakers this relationship is not an incremental one, however, but one with large "notches". Obtaining a high school diploma (or GED) substantially lowers the poverty and near-poverty rate, from 65% to 50%, but getting some college education hardly changes it at all (45.5%). Only finishing college results in a substantial decrease in the poverty and near poverty rate, to 29%.

Displaced homemakers who are women of color do not get the same "return" on their education as white displaced homemakers. For black women, the decrease in the combined rates of poverty and near-poverty between not having a high school diploma (79.2% for those with some high school), and having a diploma (73.2%) is not great; poverty and near-poverty does not drop substantially for black women until they complete college, or even more education (41.7%), *(Chart 11B)*.

Hispanic women with low levels of education have almost as high poverty rates as do black women. Similarly, they see little return on increasing education levels until they complete college, when it drops to 48.7%. Native American women also have very high poverty and near-poverty rates at low levels of education, and even less return on increased

DISPLACED HOMEMAKERS: COMBINED POVERTY & NEAR POVERTY BY RACE & EDUCATION — CHART 11B



SOURCE: 1990 CENSUS (Complete data in appendix B)

education, even college, than Hispanic women. Although Asian women have lower poverty and near-poverty rates at every educational level than other groups of women of color (except for black women college graduates), they too experience less "return" (that is, less reduction in poverty) on finishing college than do white women. Even with a college degree, displaced homemakers who are women of color continue to have poverty and near-poverty rates above 40% *(Chart 11B)*.

A displaced homemaker with just one child is twice as likely to be poor as a displaced homemaker with no children under age eighteen. For displaced homemakers, having just one child (under 18) almost doubles the poverty rate, from 28.8% to 56.5%. Additional children increase the rate of poverty, but not as dramatically.

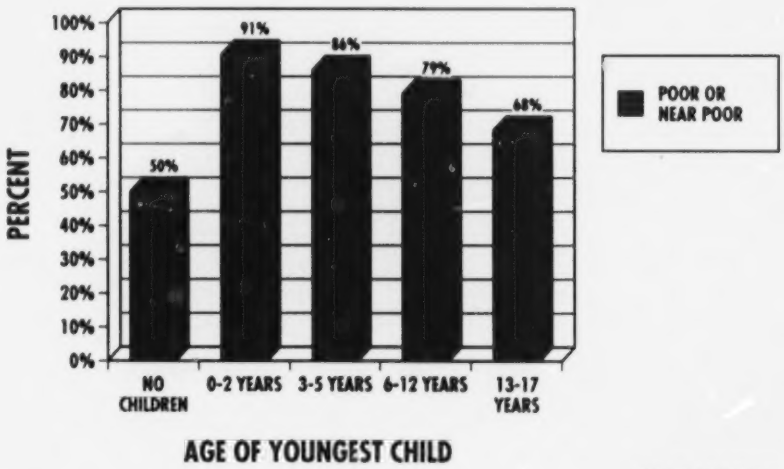
Women of color who have no children (except Asian women) have substantially higher poverty rates than white women who have no children living with them. The poverty rate of white displaced homemakers without children is 25%, compared to 50% for blacks, 44% for Hispanics, and 49% for Native Americans. Thirty percent of Asian women with no children are poor.

Age of the youngest child also influences poverty rates, with those women who have the youngest children experiencing the highest poverty rates. Displaced homemakers with a child two years old or younger experience a poverty rate of 82%; when combined with the near-poverty rate of 9%, **more than nine out of ten of displaced homemakers with a child two and under are poor or near poor** *(Chart 12)*.

Single Mothers

Forty-four percent of single mothers are poor, and another 14% are near-poor. Thus, almost three out of five single mothers live in or very near poverty *(Chart 13)*. Again, these numbers are even more striking

DISPLACED HOMEMAKERS: POVERTY & NEAR POVERTY BY AGE OF YOUNGEST CHILD — CHART 12



SOURCE: 1990 CENSUS

Thirty-three percent of single mothers who are subfamily heads live in a *household* which is considered poor or near-poor *(see Chart 13)*. As mentioned above, a subfamily is one where a woman with children is living "doubled up" with relatives, usually parents. Again, these poverty rates are relatively lower than that of primary households headed by single mothers. However, if income were measured *separately* for these doubled-up subfamilies, they might be poor in their own right. In fact, unpublished Census Bureau data (CPS) has shown that about one-third of single mother subfamilies would be poor if their poverty was calculated separately, based on their resources alone.

when compared to the 11% poverty rate of all adult U.S. householders in 1990.

Single mothers who are women of color have higher poverty rates compared to white single mothers: 55% of black, 54% of Hispanic, 59% of Native American, and 60% of other-race single mothers are poor compared to 34% of white single mothers *(Chart 14)*. Although the overall Asian poverty rate of 38% is relatively low, it masks high poverty rates among some groups, especially Vietnamese (60% poor) and Pacific Islander (50% poor).

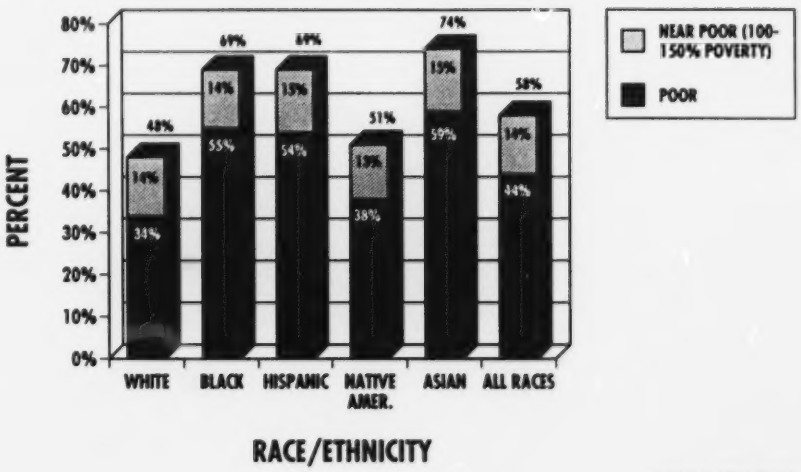
The poorest age group of single mothers are teen mothers (regardless of race), 86% of whom are poor, followed by mothers in their twenties, 73% of whom are poor. Over half of single mothers 55 years and older are poor. Clearly, older women, often grandmothers, aunts, and other relatives, who are raising young children, do not have adequate resources to do so. Of the 100,000 women over 65 who are raising young children alone, nearly 70% are struggling in poverty or near poverty.

SINGLE MOTHERS: POVERTY & NEAR POVERTY BY HOUSEHOLD STATUS — CHART 13

HOUSEHOLD STATUS	% BELOW POVERTY	% NEAR POVERTY (100-150% POVERTY)	TOTAL % IN OR NEAR POVERTY
PRIMARY FAMILY HEAD	44%	14%	58%
SUBFAMILY HEAD	20%	13%	33%

SOURCE: 1990 CENSUS

SINGLE MOTHERS: POVERTY & NEAR POVERTY BY RACE — CHART 14

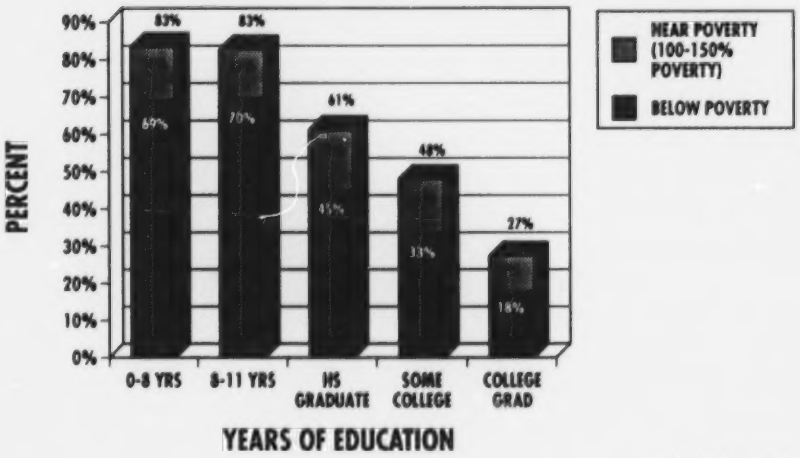


SOURCE: 1990 CENSUS

Single mothers also experience "notches" as their education increases: the combined poverty and near poverty rate for those with a high school degree is 61.1%, compared to 82.7% for those who have not completed high school. Twenty-nine percent of single mothers have not completed high school. Completing some college again nets a smaller improvement in the poverty and near-poverty rate, as it decreases to 48%. College graduates have a combined poverty and near-poverty rate of 27.4% (*Chart 15A*). However, only 15.8% of single mothers have completed college.

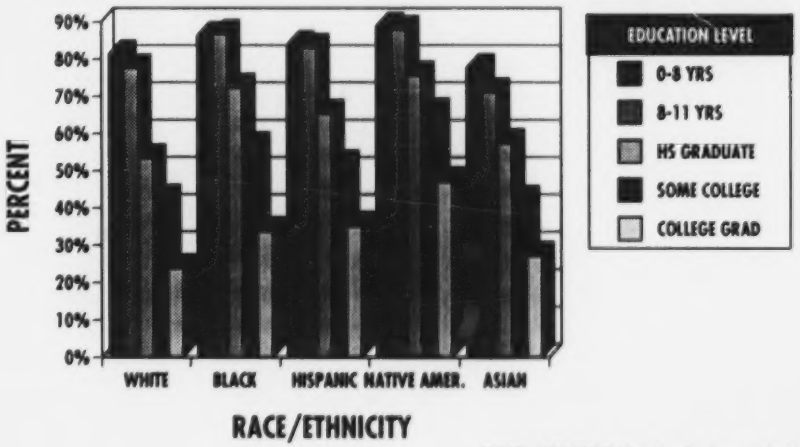
For single mothers who are women of color, high school graduation does dramatically reduce poverty (from 76% to 57% for black mothers and 70% to 49% for Hispanic mothers) with further reductions for completing some college and then graduating. The difference between being a high school dropout and a high school graduate, among black women, is the difference between a poverty and near-poverty rate of 86.8% and one of 72.3%. For Hispanic women, finishing high school nets a decrease in poverty and near-poverty rates from 83% to 65.3%, for Native American women, from 87.9% to 75.6%, and for Asian women, 71% to 57.4%(*Chart 15B*). Again, a college

SINGLE MOTHERS: POVERTY & NEAR POVERTY BY EDUCATION — CHART 15A



SOURCE: 1990 CENSUS

SINGLE MOTHERS: COMBINED POVERTY & NEAR POVERTY BY RACE & EDUCATION — CHART 15B

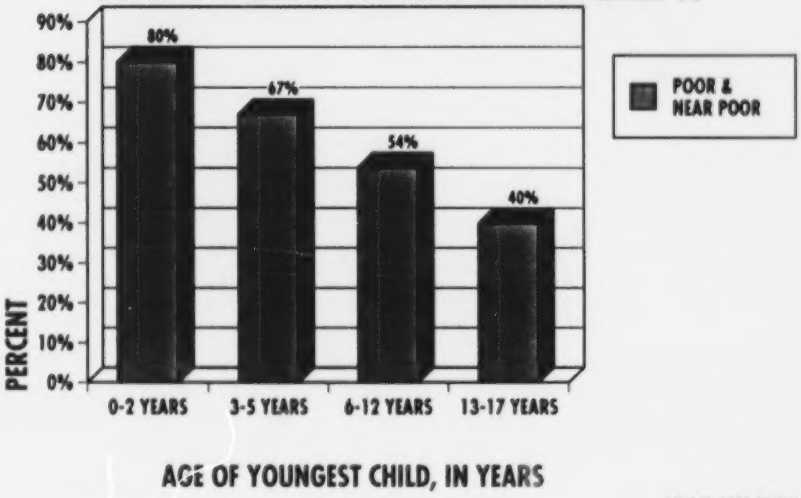


SOURCE: 1990 CENSUS (Complete data in appendix B)

degree does not ensure an adequate income. More than one out of three single mothers who are women of color and graduate from college have incomes below 150% of the poverty level.

More than two-thirds of single mothers with a child under the age of three are poor, and another 12% are near-poor *(Chart 16)*. Single mothers who have only one child have a poverty rate of 32%, which increases to 46% if they have two children. Poverty rates continue to rise with larger families, increasing to 70% for single mother families with 3 or 4 children, and 87% for those with five or more children.

SINGLE MOTHERS: POVERTY & NEAR POVERTY BY AGE OF YOUNGEST CHILD — CHART 16



SOURCE: 1990 CENSUS

EMPLOYMENT

Key Facts:

Displaced Homemakers — Approximately one-half of displaced homemakers under the age of 65 are employed[11]; a one-third increase since 1980.

Single Mothers — Seventy-two percent of single mothers are employed, a significant increase since 1980 when 64% were employed.

Displaced Homemakers[12]

Approximately 3.6 million (49.4%) displaced homemakers under 65 years of age are employed, compared to 38% in 1980. Of the other half who were not employed in 1990, 45% had not been employed since 1984. The largest group of displaced homemakers work part-time for 9-12 months a year. Despite the fact that more displaced homemakers are working today than in 1980, 55% of displaced homemakers who are the primary heads of households live in or near poverty. The substantial expansion of part-time and part-year employment between 1980 and 1990 means that many displaced homemakers are trading their status of newcomer to the labor force for one of marginal worker within the labor force *(Chart 17)*.

Employment alone does not guarantee that a displaced homemaker will not be poor. Women who earn enough to exceed the poverty line often only squeak by, as evidenced by the fact that near-poverty rates increase for employed displaced homemakers as poverty rates decrease. Fifty-three percent of working displaced homemakers have incomes below or near poverty levels.

DISPLACED HOMEMAKERS: WORK PATTERNS — CHART 17

WEEKS WORKED	1-20 HOURS	21-34 HOURS	35+/FULL-TIME	TOTAL
1-13 WEEKS	6%	4%	12%	21%
14-26 WEEKS	5%	4%	15%	24%
27-39 WEEKS	3%	4%	16%	24%
40-52 WEEKS	12%	20%	*	32%
TOTAL	26%	32%	43%	100%

**By definition, displaced homemakers do not work full-time, year-round.*

SOURCE: 1990 CENSUS

[11] By definition, displaced homemakers are not employed full-time, year-round.

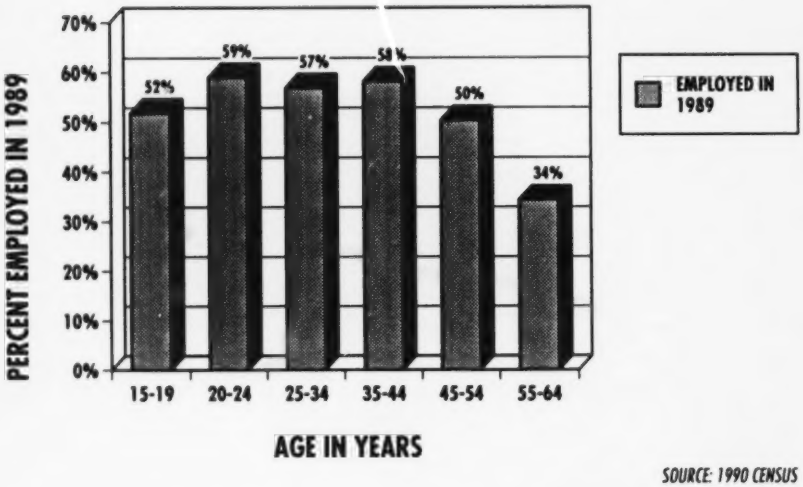
[12] All figures on employment refer only to women who are less than 65 years old.

In general, employed rates rise from 52% of very young displaced homemakers to a peak of 59% of the 20-24 year age group, and then drop for older age groups to 34% of those 55-64 years old *(Chart 18)*. White displaced homemakers have the highest employed rates; however, they are more likely to hold part-time year-round jobs than displaced homemakers who are women of color, who predominantly work full-time for nine months or less during the year.

As educational attainment increases, the employed rate increases. Level of educational attainment is strongly related to employment rates *(Chart 19)*. Overall, among displaced homemakers under age 65 years, almost 50% of the not-employed, but only 26% of the employed, have not completed high school. These differences hold within each racial group, so that about 20% more displaced homemakers of a given race who are not-employed lack a high school diploma, compared to their employed counterparts.

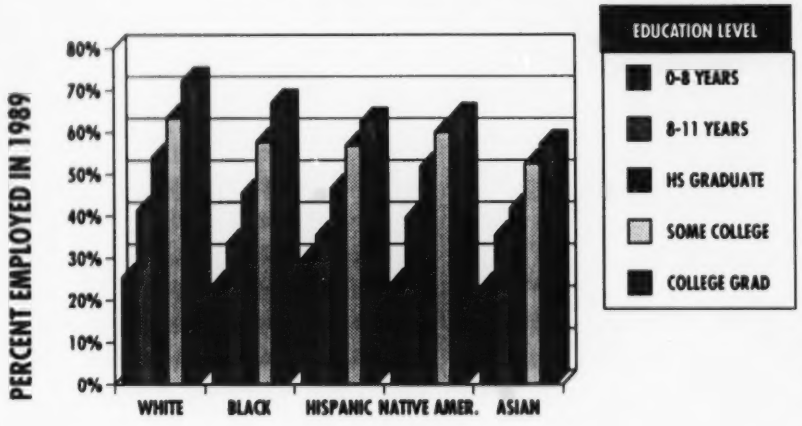
Of course, displaced homemakers who are not employed at all have quite high poverty rates—63% are poor, and another 12% are near-poor (*Chart 20*). Clearly, without employment, displaced homemakers are highly unlikely to escape poverty. **Whatever other income they may be receiving, for instance, child support or alimony, is certainly**

DISPLACED HOMEMAKERS: EMPLOYMENT BY AGE — CHART 18



SOURCE: 1990 CENSUS

DISPLACED HOMEMAKERS: EMPLOYMENT BY EDUCATION & RACE — CHART 19



SOURCE: 1990 CENSUS (Complete data in appendix 8)

DISPLACED HOMEMAKERS: POVERTY & NEAR POVERTY BY WORK PATTERNS — CHART 20

	1-20 HRS		21-34 HRS		35+ HRS	
WEEKS WORKED	% POOR	% NEAR POOR	% POOR	% NEAR POOR	% POOR	% NEAR POOR
1-13 WEEKS	62%	10%	65%	10%	59%	11%
14-26 WEEKS	55%	13%	55%	14%	42%	16%
27-39 WEEKS	45%	15%	38%	18%	22%	16%
40-52 WEEKS	34%	17%	21%	18%	*	*
NOT EMPLOYED	63%	12%				

** By definition, displaced homemakers do not work full-time, year-round.*

SOURCE: 1990 CENSUS

not sufficient to lift these families out of poverty.

Whether a displaced homemaker works *part-time* or *full-time* will not substantially affect her poverty rate, while the *number of weeks worked* does. The poverty rates for displaced homemakers who work 1-13 weeks hardly change at all as their working hours increase from 1-20 hours (62% are poor), to 21-34 hours (65% are poor), to 35 or more hours (full-time work, 59% are poor). Only when we move to those who work 27-39 weeks, do we see substantially reduced poverty for those who work full-time, with poverty rates dropping from 45% (for those who work 1-20 hours) to 38% (for 21-34 hour workers) to 22% (full-time workers). Note that those who work part-time 21-34 hours, but 40-52 weeks per year, have as low a poverty rate as those who work full-time 27-39 weeks per year *(Chart 20)*.

These patterns suggest that steady, part-time work is better than short-term, temporary full-time jobs. That is, inadequate income resulting in poverty seems more strongly related to unemployment (fewer weeks of work) than to underemployment (fewer hours of work). This is probably due to three interrelated factors.

- Our analysis of sources of income shows that those who worked only part of the year did not receive substantially more income support to help bridge the inadequacy of wages.
- When income support is received (such as public assistance or child support), the amounts received are generally insufficient to raise family incomes above poverty levels, much less near-poverty.
- This data suggests—but only indirectly—that the average earnings associated with part-year employment are lower than those for part-time but full-year workers.

Displaced homemakers who have children are *more*, not less likely to be employed. Displaced homemakers who have one or two children are more likely to work than those displaced homemakers who have no children (57% and 55%, compared to 47% of those with no children living with them). Only when displaced homemakers have three or more children do employed rates drop significantly (45% of mothers with 3 or 4 children, and 32% of mothers with five or more children, are employed), *(Chart 21)*.

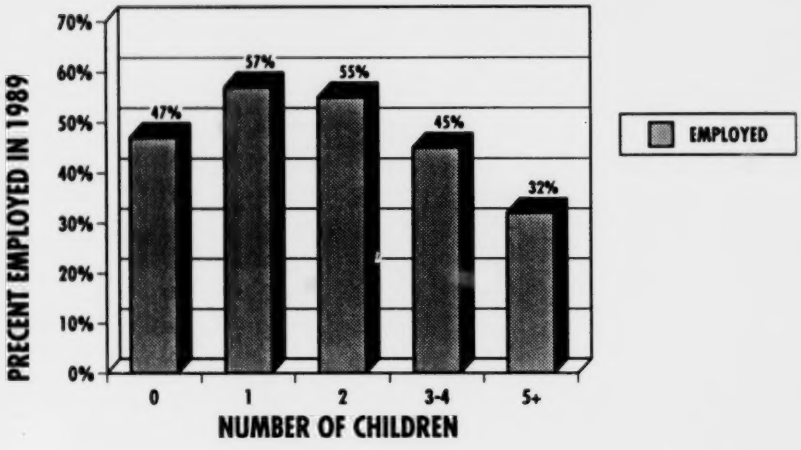
While age of the youngest child does affect employed rates of displaced homemakers, the effect is somewhat less than one might

expect. Of those displaced homemakers whose children are school age (i.e., 6-12 years old), 57% are employed, compared to 52% of those with preschoolers (3-5 years old) and 47% of those with a child two years old or younger. (It should be remembered that 47% is the same employed rate of displaced homemakers who do not have any children (under 18 years).

Displaced homemakers with infants and toddlers (under 3) tend to work fewer weeks than those with older children, or no children: while about 45% of all displaced homemakers work less than 26 weeks during the year, more than 60% of displaced homemakers with children under 3 work only half the year or less. At the same time, age of the youngest child does not seem to make much difference in the number of hours worked.

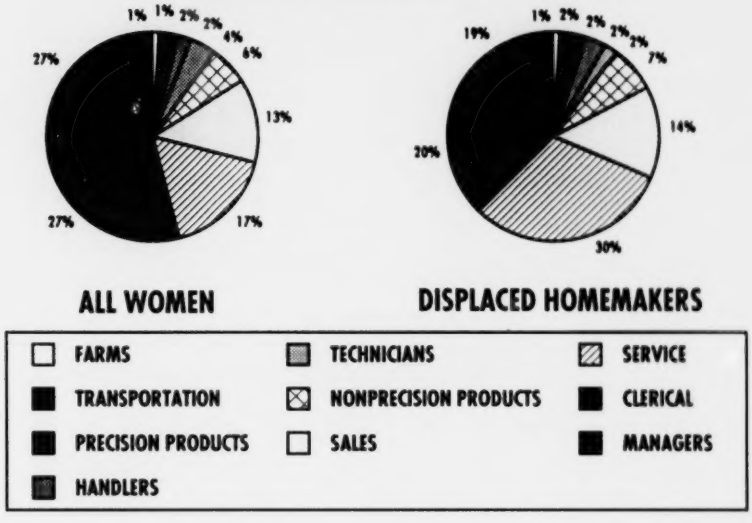
Compared to all women in the work force, displaced homemakers are dramatically over-represented in the service occupations (30.4% vs. 17.3%), which are characterized by low wages, few benefits, and part-time work. About a third of these are food service jobs (waitress, cook), with the remainder including housekeeping, health, cosmetics, and child care. Like all women workers, displaced homemakers are under-represented in non-traditional jobs.[13]

DISPLACED HOMEMAKERS: EMPLOYMENT BY NUMBER OF CHILDREN — CHART 21



SOURCE: 1990 CENSUS

DISPLACED HOMEMAKERS: OCCUPATIONAL DISTRIBUTION — CHART 22



Surprisingly, displaced homemakers are also under-represented in the administrative support category (which includes clerical occupations, bank tellers, and teacher's aides), which accounts for 19% of displaced homemakers but 27% of all women workers *(Chart 22)*.

Single Mothers

Seventy-two percent of single mothers are employed; 61% are employed full-time. This represents a significant increase in employment since 1980, when 64% of single mothers were employed; 51% were employed full-time. Thirty-nine percent of single mothers not employed have never worked.

Ninety-three percent of single mothers who are not employed live in or near poverty. The strongest determinant of poverty status is the *number of weeks worked*, regardless of whether it is part-time or full-time *(Chart 23)*. It is clear that the amount of other income they may be receiving, such as child support or public assistance benefits, has very little effect on their poverty status. Only 58% of families headed by single mothers had a child support order in 1990; half of which received less than the full amount due or no support at all.

SINGLE MOTHERS: POVERTY & NEAR POVERTY BY WORK PATTERNS — CHART 23

	1-20 HOURS		21-34 HOURS		35+ HOURS	
WEEKS WORKED	% POOR	% NEAR POOR	% POOR	% NEAR POOR	% POOR	% NEAR POOR
1-13 WEEKS	84%	6%	85%	7%	80%	9%
14-26 WEEKS	77%	9%	75%	12%	63%	16%
27-39 WEEKS	67%	13%	60%	18%	40%	20%
40-52 WEEKS	53%	19%	37%	23%	11%	17%
NOT EMPLOYED	87%	6%				

SOURCE: 1990 CENSUS

Whether a single mother works *part-time* or *full-time* will not substantially affect her poverty rate, while the *number of weeks worked* does. There is little difference in poverty rates by the number of hours worked per week for those who only work three months or less.[14] It is not until a single mother is working six to nine months that working full-time has a substantial impact on poverty—lowering it 20 points from a poverty rate of 60% for those working part-time, 21-34 hours per week, to 40% for those working full-time.

While poverty rates are generally lower for whites than for blacks and Hispanics, the same relationships between work patterns and poverty rates hold for each racial/ethnic group of single mothers. For example, poverty and near-poverty rates among black and Hispanic single mothers are the lowest for full-time year-round workers. However, their combined poverty and near-poverty rates are still considerably higher than those for white full-time year-round working single mothers—36% and 37% compared to 22%.

Although white single mothers are more likely to be employed, work patterns (i.e., hours and weeks worked)

[13] Non-traditional occupations are defined as those in which less than 25% of the workers are women.

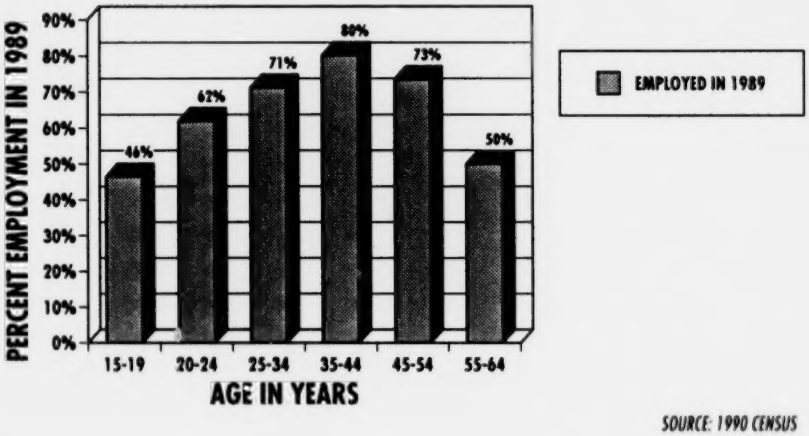
[14] That is, for those who only worked three months or less during the year, 84% of those who work 1-20 hours are poor, 85% of those who work 21-34 hours, and 80% of those who work 35 or more hours per week (full-time); see Chart 28.

for single mothers do not vary significantly by race. However, employment rates do vary significantly by age. Employed rates rise from 46% of very young single mothers to a peak of about 80% for the 35-44 age group, and then drop for older age groups to about 50% of 55-64 year olds *(Chart 24)*.

Three-fourths of single mothers who are high school graduates are employed, compared to 51% who did not complete high school. Ninety percent of college graduates are employed. The most important determinant of work patterns for single mothers is high school completion; single mothers who lack a high school diploma are substantially less likely to work full-time, year-round (the type of employment that yields the highest income levels). Only 46% of single mothers lacking a high school diploma work full-time, year round, compared to 65% of single mothers who have completed high school.

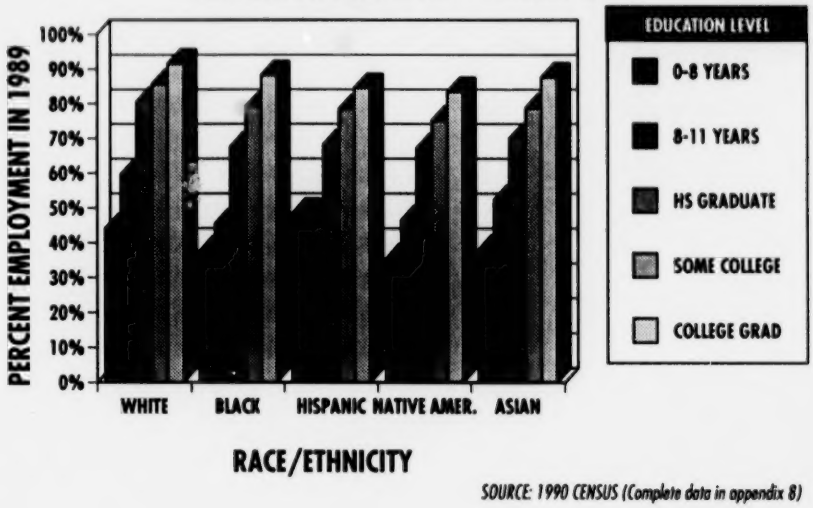
There is a 10% - 13% gap in employment rates for single mothers of color vs. white single mothers who have completed high school. Only when single mothers of color finish some college does that gap begin to close. Among single mothers with at least some college education, about 86% of white women are employed, while 79% of black women, and 79% of Asian, 78% of Hispanic and

SINGLE MOTHERS: EMPLOYMENT BY AGE — CHART 24



SOURCE: 1990 CENSUS

SINGLE MOTHERS: EMPLOYMENT BY EDUCATION AND RACE — CHART 25



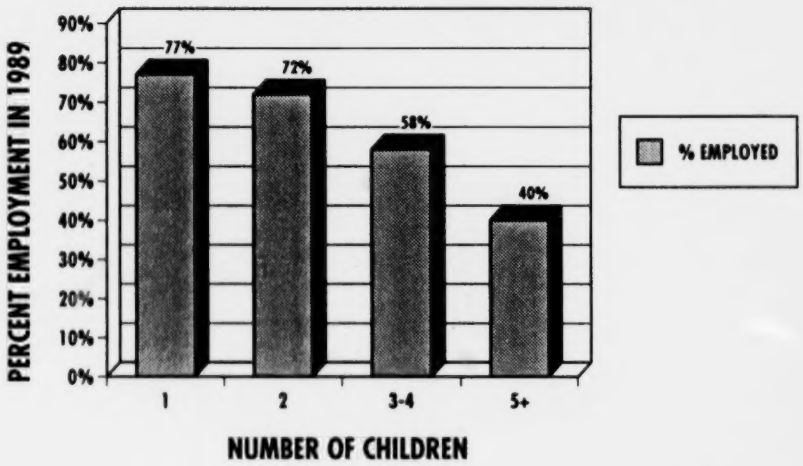
SOURCE: 1990 CENSUS (Complete data in appendix B)

75% of Native American women are employed *(Chart 25)*.

The employment rates drop for single mothers as the number of children increase. While 77% of single mothers with one child and 72% of single mothers with two children are employed, the employed rate drops to 58% of mothers with three or four children, and 40% of mothers with five or more children. The patterns of hours and weeks worked parallel the employed rates: employed single mothers with one or two children are more likely to work full-time year-round *(Chart 26)*.

Seventy-eight percent of single mothers of school-age children (6-12 years old) are employed, with the employment rate dropping to 69% for those with preschoolers (3-5 years old), and 57% for those with infants and toddlers (0-2 years old). Not only are single mothers of infants/toddlers less likely to work full-time year-round (42% compared to 68% of those with school-age children, and 75% of mothers with only teenagers), but they are also more likely to work only one or two quarters a year compared to all single mothers (37% compared to 20% of all single mothers, are employed less than six months). Single mothers with very young children work fewer hours per week. Seventy-eight percent of all employed single mothers work full-time, compared to 60%

SINGLE MOTHERS: EMPLOYMENT BY NUMBER OF CHILDREN — CHART 26

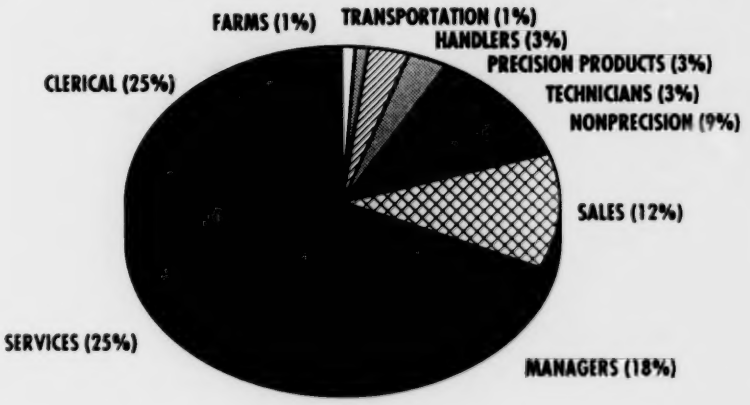


SOURCE: 1990 CENSUS

of single mothers of infants/toddlers, with the remainder of employed mothers of very young children split evenly between those working 1-20 hours per week and those working 21-34 hours per week.

Compared to all women in the work force, single mothers are over-represented in the service occupations (24.6% vs. 17.3%). Eighteen percent of single mothers are employed in managerial and professional occupations, compared to 27% of all women in the workforce *(Chart 27)*. Like all women workers, single mothers are underrepresented in non-traditional occupations.

SINGLE MOTHERS:
OCCUPATIONAL DISTRIBUTION — CHART 27



SOURCE: 1990 CENSUS

INCOME

Key Facts:
Displaced Homemakers — The median annual personal income for displaced homemakers is $6766.[15]

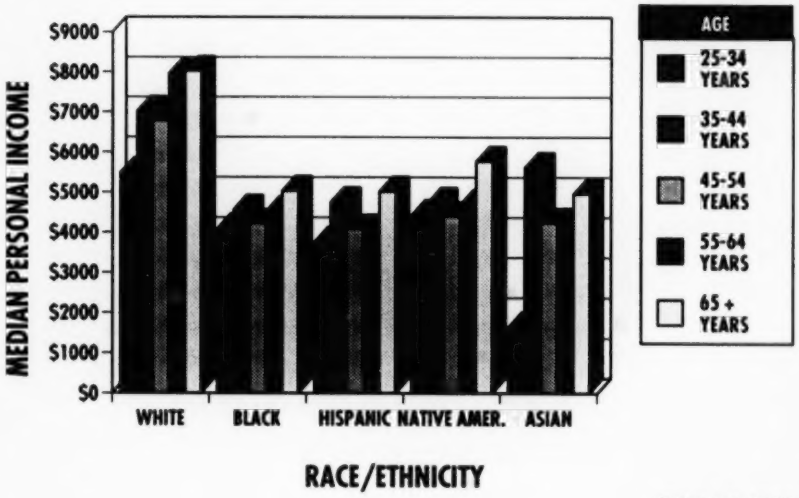
Single Mothers — The median annual personal income for single mothers is $9353.[15]

Displaced Homemakers

The median annual personal income for displaced homemakers is $6766. There are significant differences by age and race. Not surprisingly, income increases with age, with the highest incomes found among displaced homemakers who are over the age of 65 years. However, it is important to remember that 49% of displaced homemakers over the age of 65 are living in or near poverty. The same patterns are found in each racial group, although the levels of income are lower for women of color in each age group *(Chart 28)*.[16]

White displaced homemakers gain a higher financial return from education than do women of color. Among white displaced homemakers, there are clear financial benefits to increased education, as median income increases from $6566 for those with some high school to $8173 for those who finish high school (an increase of over $1,500). Median income jumps another $1500 to $9,709 for those with post-high school education, and another $5000 to $14,922 for those who have at least a college degree. However, women of color do not fare nearly as well until they finish college. Except for Hispanic women, there is only about a $500-$800 increase in median income for finishing high school. Attaining some college education results in about a $1,000 increase. The most significant increase for women of color is

DISPLACED HOMEMAKERS: MEDIAN PERSONAL INCOME BY AGE & RACE — CHART 28



SOURCE: 1990 CENSUS

[15] Income is measured as personal income, including both earned and cash benefits. It may or may not be the total of family income, for the latter may include the earnings or income of other family or household members.

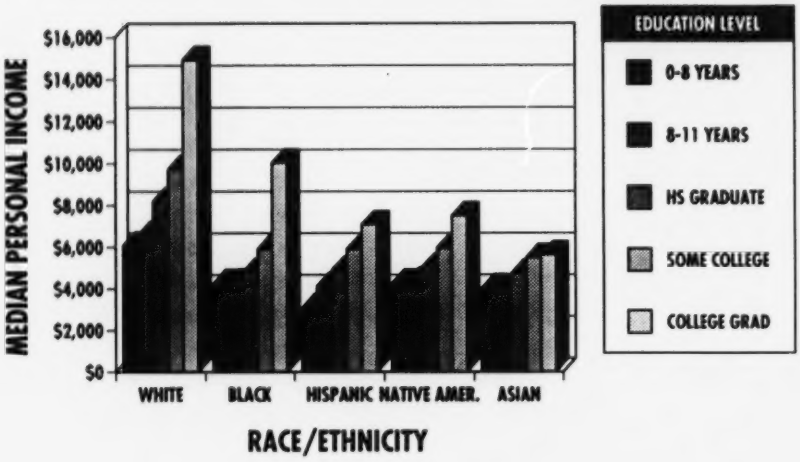
[16] Note that when more than half of a particular group has no personal income, the median income becomes zero; this could be the case in which substantial numbers of a group, such as teenagers, are subfamily heads or living with their parents, and perhaps attending school.

graduating from college, but only black women obtain a financial reward that is similar in size to that received by white women, and their median income still remains less than that of white women *(Chart 29)*.

Of displaced homemakers who are employed, 55% work 27 or more weeks per year, with a median income range of $6462 - $12,043, depending on the number of hours worked per week. Approximately 43% work 35 hours or more per week, but less than 9 months per year, with a median income range of $4,062 - $12,043. The largest group of displaced homemakers (31.6%) work part-time, 9 to 12 months per year, with median incomes that range from $8,712 to $9,064, depending on the number of hours worked per week *(Charts 17 and 30)*.

By far the most important source of income for displaced homemakers under 65 years of age is wages *(Chart 31)*.[17] Fifty-four percent under 65 had income from wages. The proportion of displaced homemakers who have wage income ranges from 76% for teenage displaced homemakers to 35% for those 55-64 years, with the proportion dropping with each increase in age. Social Security, on the other hand, is received by only about 10% of displaced homemakers under 55 years of age and about 46% of displaced homemakers ages 55-64 receive it. Not

DISPLACED HOMEMAKERS: MEDIAN PERSONAL INCOME BY EDUCATION & RACE — CHART 29



SOURCE: 1990 CENSUS (Complete data in appendix B)

DISPLACED HOMEMAKERS: MEDIAN PERSONAL INCOME BY WORK PATTERNS — CHART 30

	PART-TIME		FULL-TIME
WEEKS WORKED	1-20 HRS	21-34 HRS	35+ HRS
1-13 WEEKS	$3142	$3114	$4062
14-26 WEEKS	$4695	$5203	$7352
27-39 WEEKS	$6462	$7768	$12043
40-52 WEEKS	$8712	$9064	*
NOT EMPLOYED	$5538		

**By definition, displaced homemakers do not work full-time, year-round.*

SOURCE: 1990 CENSUS

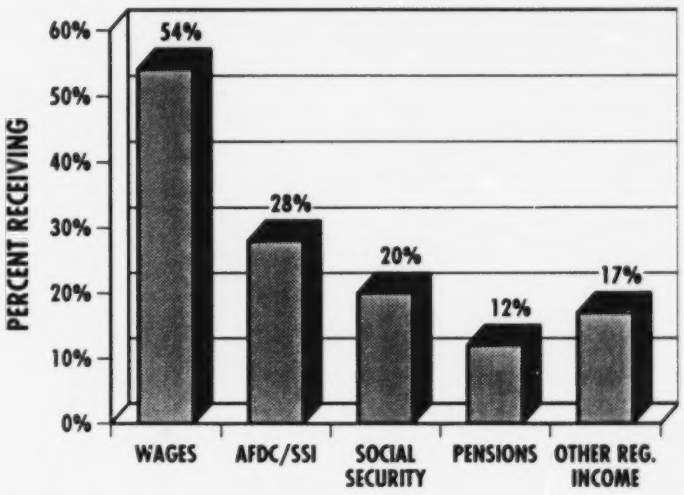
[17] Sources of income have been grouped in eight categories. Three of these categories reflect earned income: wages, self-employment, and farm self-employment. The category of interest and dividends reflects unearned income. Three categories reflect income support programs. The category which consists mainly of Aid for Families with Dependent Children (AFDC), Supplemental Security Income (SSI) includes all means-tested public assistance (that is, income support that is given only to those whose income is very low or zero otherwise). Social Security includes income payments to the elderly as well as non-elderly widows and/or their dependents, and the blind and disabled. The last category, other regular income, includes such non-means tested programs as unemployment insurance, workers compensation, and private regular transfers such as child support.

surprisingly, 90% of displaced homemakers over 65 years of age receive Social Security income. Only nine percent of displaced homemakers reported **no** personal income at all. Their needs are met solely by someone else's income, either family, other household members, or non-household members.

Sources of income vary by age and household status. Among displaced homemakers who are primary heads of households under 35 years of age, over half have income from public assistance (this includes AFDC and SSI). This proportion declines among displaced homemakers over 35 years, and only 15% of displaced homemakers over 65 years receive public assistance income. Displaced homemakers who are subfamily heads are much less likely to be receiving public assistance income than primary heads of the same age, ranging from 22% of 15-19 year olds to 34% of 45-54 year old displaced homemakers. Subfamily heads among displaced homemakers are also more likely to receive wage income, with an average of two-thirds receiving income from wages.

Overall, among displaced homemakers, differences by race or ethnicity in sources of income are minor; among displaced homemakers under 65 years, about half of each racial/ethnic group receive income from wages *(Chart 32)*. Among those *not-employed*, however,

DISPLACED HOMEMAKERS UNDER 65: SOURCE OF INCOME — CHART 31

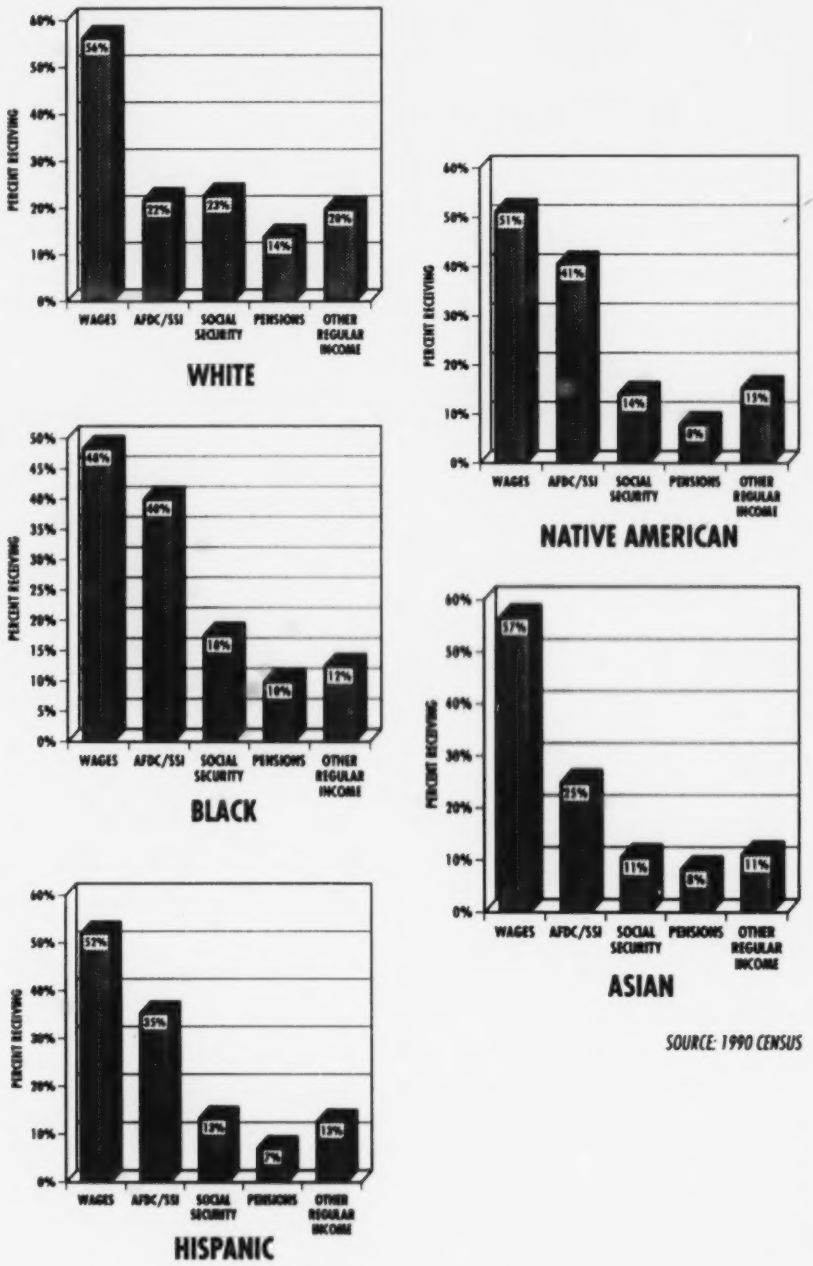


SOURCE: 1990 CENSUS

non-wage sources of income do vary by race/ethnicity. Among not-employed white displaced homemakers (under 65 years), 38% received public assistance, 41% received Social Security, 22% received pensions or disability, and 20% received other regular income (such as Unemployment Insurance or child support). In contrast, among black not-employed displaced homemakers, more received public assistance (63%), and fewer received Social Security (28%), pensions (15%), or other regular income (13%). Hispanics, Native Americans, and Vietnamese (who qualify for refugee public assistance in many instances) have patterns of sources of income similar to those of blacks (figures not shown).

Of course, it is possible to receive income from both wages, and means-tested income support, if wages are insufficient. As we have seen, overall personal income of displaced homemakers is by and large quite low, and the majority of displaced homemakers under 65 years live in or near poverty. Thus it is surprising that such a small proportion of displaced homemakers receive income support; overall 27% receive means-tested public assistance, and 17% receive regular income support, including both public (such as Unemployment Insurance) and private sources (such as child support). Of displaced homemakers who are employed most of the year (i.e., 40-

DISPLACED HOMEMAKERS UNDER 65: SOURCE OF INCOME BY RACE — CHART 32



SOURCE: 1990 CENSUS

52 weeks) part-time, 7% receive public assistance.[18] The proportion does not increase much as the number of weeks worked decreases, increasing to only 8% for those who work six to nine months (27-39 weeks), and then to 14% for those who work 3 to 6 months, and finally, to 22% of those who only work 1-13 weeks. The low rates of receipt of income assistance during periods of unemployment clearly contribute to low incomes and high poverty rates for the many displaced homemakers who work less than a full year.

Single Mothers

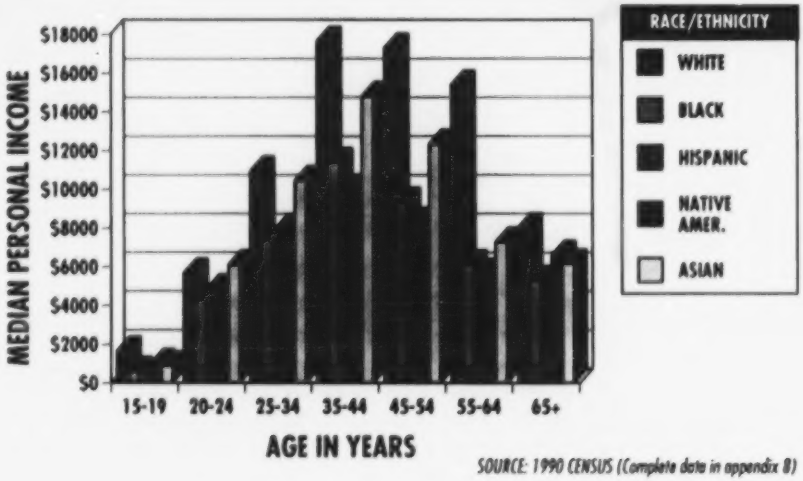
Among single mothers, income rises with age until age 45, when it begins to decrease. Teen mothers have the lowest income. In addition, there are dramatic differences in personal income between white single mothers and single mothers who are women of color. For example, the differences between white and black single mothers of the same age range from $600 for teen mothers to almost $8,000 for mothers 45 to 54 years old *(Chart 33).*

Single mothers' personal income increases as their education levels increase, regardless of racial or ethnic group. The "return" of education in the form of increased income is not strongly differentiated by race *(Chart 34).*

The median income for the 61% of single mothers who are employed full-time, year round is $18,225. By contrast, the 39% who did not work full-time, year-round had a median income range of $2,523 - $10,558 depending on the numbers of hours and weeks worked. *(Chart 35).*

For single mothers, income for most racial groups is quite clearly related to age of the youngest child. Those whose

SINGLE MOTHERS: MEDIAN PERSONAL INCOME BY AGE AND RACE — CHART 33



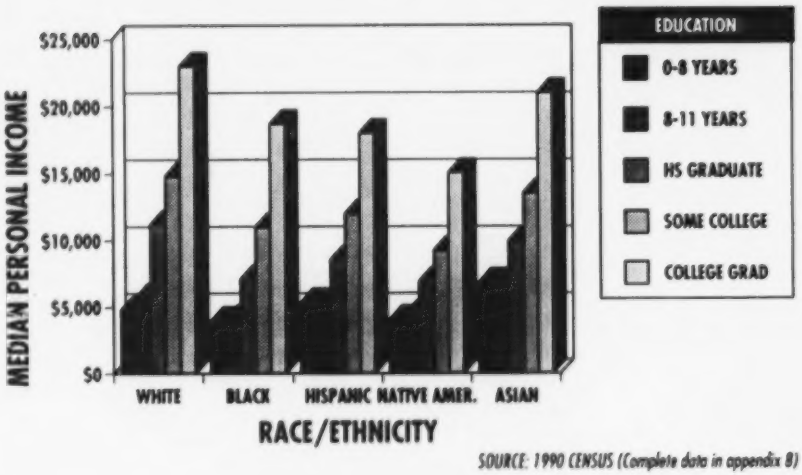
SOURCE: 1990 CENSUS (Complete data in appendix B)

[18] Such income, of course, may be received while employed, if wages are low enough, and/or during the weeks of unemployment; see Chart 22.

youngest child is 0-2 years old have incomes that average $2,000-$4,000 less than those whose youngest child is a pre-schooler (3-5 years old). The latter, in turn, have incomes that are $1,000 to $4,000 less than single mothers with children school-age or older (except for Hispanic mothers, for whom there is a slight decline in income). Finally, there is another increment of income of at least $2,000 for those who only have teenagers (except Asian single mothers). These increments in income are a product of both increased labor force participation and increased age which, given the high levels of labor force participation among single mothers of all ages, would correlate highly with years in the labor force. Thus, as single mothers' children grow older, their income increases as their work experience increases and child rearing responsibilities ease.

Almost three out of four single mothers have income from wages, reflecting the high rate of labor force participation of single mothers. Twenty-seven percent of all single mothers receive income from public assistance. Single mothers who are 20-24 years old are the most likely to receive public assistance income — 38% depend on government income support. Twenty-three percent of single mothers receive other regular income (such as Unemployment Insurance or child support) but only

SINGLE MOTHERS: MEDIAN PERSONAL INCOME BY EDUCATION & RACE — CHART 34



SOURCE: 1990 CENSUS (Complete data in appendix B)

SINGLE MOTHERS: MEDIAN PERSONAL INCOME BY WORK PATTERNS — CHART 35

	PART-TIME		FULL-TIME
WEEKS WORKED	1-20 HRS	21-34 HRS	35+ HRS
1-13	$2523	$2855	$3733
14-26	$3842	$4691	$6559
27-39	$5445	$6815	$10372
40-52	$7498	$10558	$18225
NOT EMPLOYED	$3244		

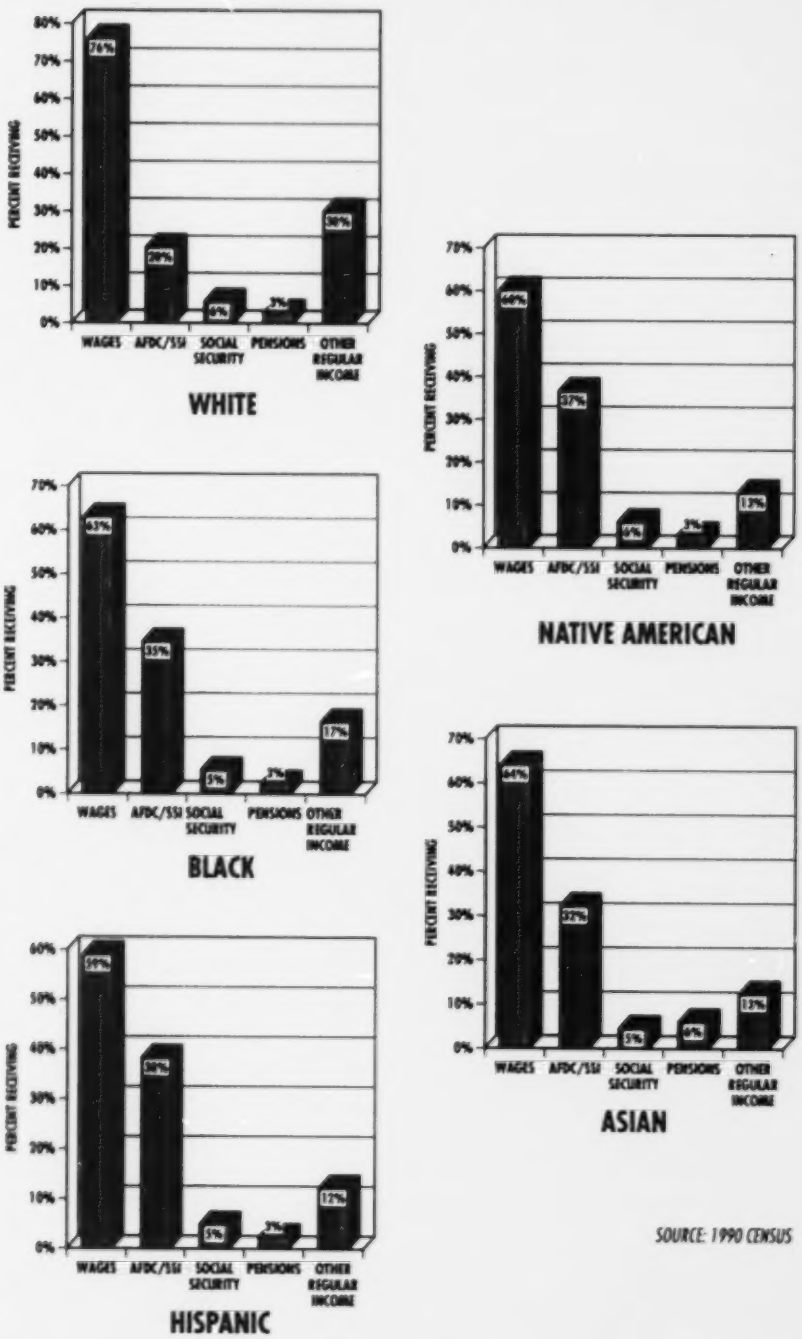
SOURCE: 1990 CENSUS

6% receive Social Security, 3% pensions or disability, and 12% interest and dividends.

Fifty-four percent of 15-19 year old single mothers who are subfamily heads receive public assistance and 59% of older single mother subfamily heads, ages 55-64, receive public assistance.

Single mothers' receipt of income from wages varies by race/ethnicity, with white single mothers most likely to receive wage income (76%), and Vietnamese the least likely (44%), followed by other races (52%), Hispanics (59%), Native Americans (60%), blacks (63%) and Asians (64%). Receipt of public assistance income among single mothers varies even more greatly by race, with about one-fifth of white single mothers receiving public assistance income, and more than a third of black, Hispanic, Native American, most Asian groups, and other races, receiving public assistance income *(Chart 36)*.

SINGLE MOTHERS: SOURCE OF INCOME BY RACE — CHART 36



SOURCE: 1990 CENSUS

HOUSING

Key Facts:
Displaced Homemakers — Less than one-third of displaced homemakers under 65 years old are homeowners.

Single Mothers — Three-fourths of single mothers rent or share their housing.

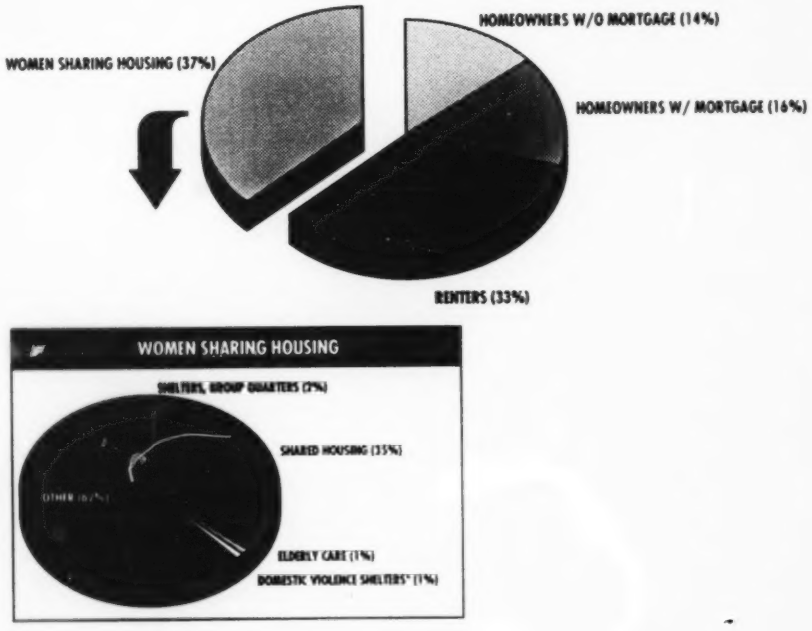
Displaced Homemakers

The housing status of displaced homemakers is often unstable, with relatively low rates of home ownership and great mobility among some groups of displaced homemakers.

The majority of displaced homemakers under 65 years old rent or share housing. Less than one-third of displaced homemakers under 65 years of age are home owners, and most of these are still making payments on their mortgages. Thirty-five percent of displaced homemakers under 65 years of age share housing and one-third rent. Approximately 150,000 live in shelters, homes for battered women, and other types of "group quarters." It should be noted that the latter number is probably an underestimate; not all shelters were included in the census enumeration process, and some by their very nature (such as 'safe houses' for battered women) would not be identified as such and/or not included in these counts, either as a shelter or other type of housing *(Chart 37)*.[19]

Displaced homemakers of color are even less likely to be homeowners. About one-third of displaced homemakers who are women of color are homeowners, compared to one-half of white displaced homemakers.

DISPLACED HOMEMAKERS UNDER 65: HOUSING STATUS — CHART 37



** This figure is most likely underestimated. Not all shelters were included in the census enumeration process, and some by their very nature as "safe houses" for battered women would not be identified and therefore not counted as either a shelter or any other type of housing.*

SOURCE: 1990 CENSUS

[19] Also, since they live in group quarters, their relationship to their children is not recorded, and they appear as childless adults, even though these displaced homemakers are also often single mothers. For the same reason, no single mothers appear in the census as living in shelters.

Because of their circumstances, many groups of displaced homemakers move often. Among displaced homemakers whose youngest child is two years old, half have moved within the last year, and 83% within the last five years. About 28% of displaced homemakers who rent have moved in the last year, and over 60% of displaced homemakers who rent have moved in the past five years.

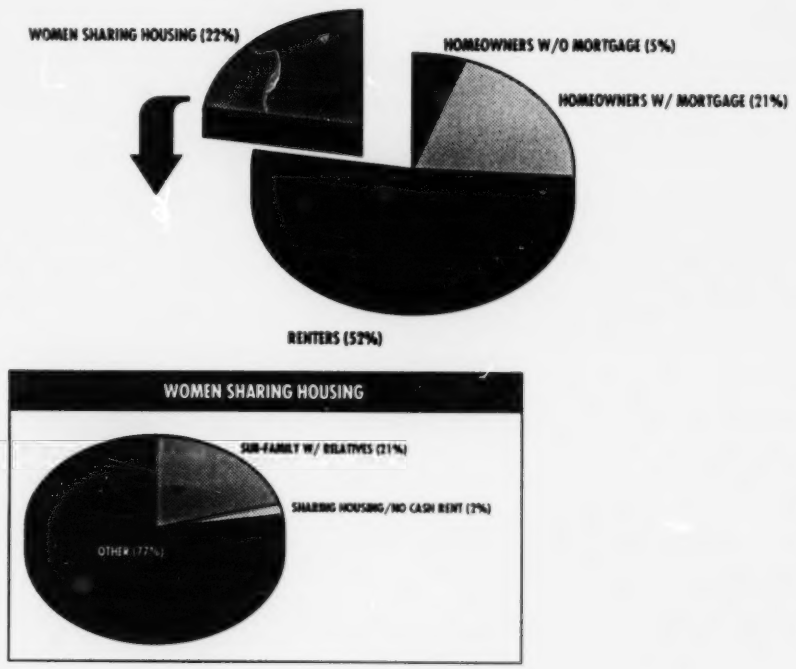
Housing status is also affected by marital status. Divorced or separated displaced homemakers are much more likely to share others' housing than widows. They are also more likely to live in domestic violence or other shelters.

Single Mothers

More than half of single mothers rent their housing. One- fifth share housing with others. One-quarter own their homes, but almost all homeowners are still making payments on a mortgage *(Chart 38)*. Most single mothers under 25 years of age share the housing of relatives, with **four-fifths of teen single mothers sharing housing with relatives.**

Single mothers who are women of color are much less likely to be homeowners than white single mothers. Among single mothers, one-third of whites are homeowners, while only one-sixth of

SINGLE MOTHERS:
HOUSING STATUS — CHART 38



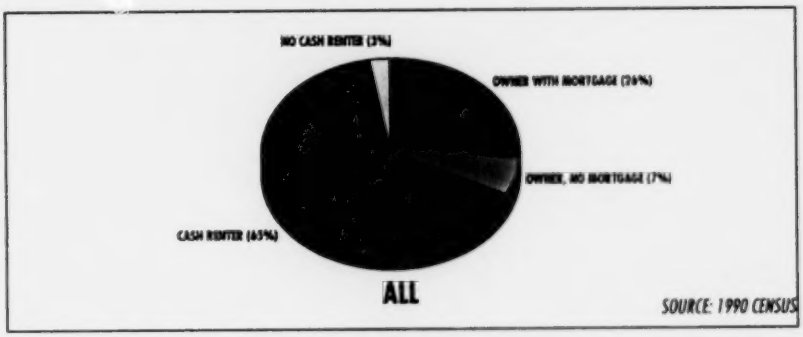
SOURCE: 1990 CENSUS

most groups of women of color are homeowners *(Chart 39)*.

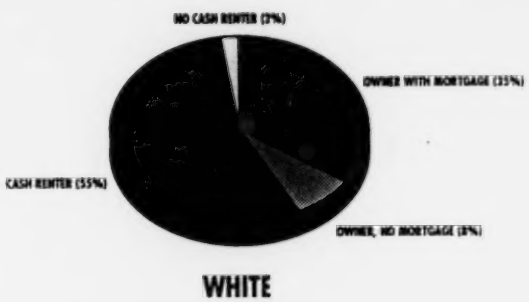
Among single mothers with children two and under, about three-fifths (60%) have moved within the last year and 85% have moved in the last five years. The figures are almost as high for mothers whose youngest child is three to five years old.

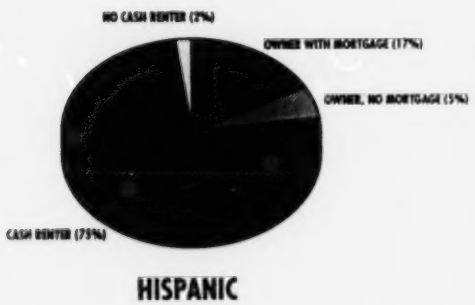
These high rates of mobility for families with very young children suggest a great deal of instability. Coupled with the low incomes and high poverty rates documented above, this suggests that for many of these families maintained by women alone, obtaining secure (and/or affordable) housing is generally out of reach.

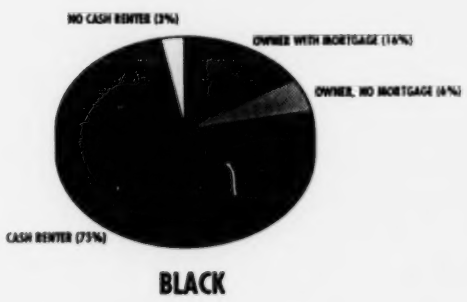
SINGLE MOTHERS: HOUSING STATUS BY RACE — CHART 39

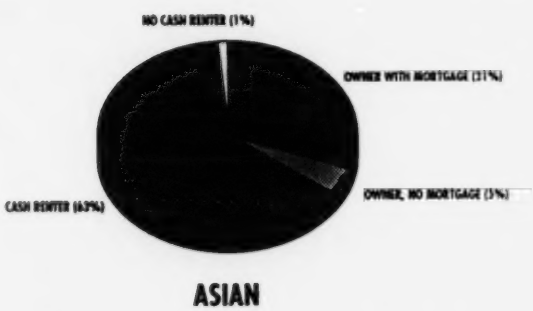


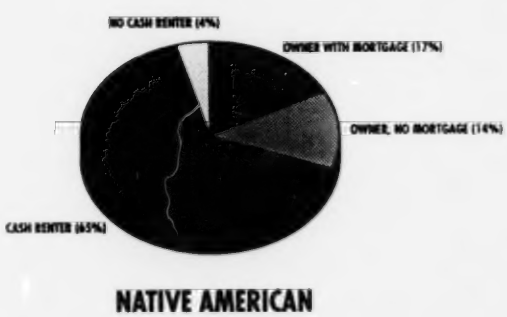
SOURCE: 1990 CENSUS











IMPLICATIONS FOR INTERVENTION AND CHANGE
POLICY RECOMMENDATIONS

The data reported here point to the need for intervention and change in a number of areas. Clearly, education, particularly higher education, and training are important pathways to economic self-sufficiency for both displaced homemakers and single mothers.

Almost 50% of displaced homemakers who are not employed had not completed high school. There is a significant difference in the median personal income between displaced homemakers and single mothers with less than a high school education and those with a college degree. There is a strong correlation between education and employment rates for single mothers. Single mothers who lack a high school diploma are substantially less likely to work full-time, year-round. These differences have important implications for federal initiatives to move women out of poverty.

FEDERAL EDUCATION AND TRAINING PROGRAMS

The Displaced Homemakers Self-Sufficiency Assistance Act

The Displaced Homemakers Self-Sufficiency Assistance Act (DHSSAA, P.L. 101-554), which authorizes financial assistance to states to provide pre-employment services to displaced homemakers through postsecondary education institutions and community-based organizations, was passed by Congress in 1990 but has yet to receive appropriations. The program would not create a new system or administrative structure but build on existing programs so that more women can be served. **Appropriating funds to expand and strengthen education and training services through the DHSSAA is a sound and essential investment that must not be further delayed.**

Vocational Education

The **Single Parent, Displaced Homemakers, Single Pregnant Women and Sex Equity provisions of the Carl Perkins Vocational and Applied Technology Education Act** have provided millions of women and girls with the opportunity to enroll in and complete secondary and postsecondary education. Prior to the enactment of these provisions, states allocated less than 1% of their federal vocational education dollars to services for displaced homemakers and sex equity programs. The approximately two thousand local displaced homemaker, single parent, single pregnant women, sex equity, and teen mother programs funded by Perkins have been instrumental in preparing millions of women and girls for the workforce and exposing them to non-traditional occupations that pay higher wages than the jobs most displaced homemakers and single mothers hold. All of the gender equity provisions of Perkins must be retained and strengthened when the legislation in reauthorized by Congress in 1995. They are essential to federal policy to increase women's options for achieving long-term economic self-sufficiency.

Welfare Reform

The goal of welfare reform must be assisting displaced homemakers, single mothers and their families to achieve long term economic self-sufficiency rather than simply removing them from public assistance. There should not be separate employment and training systems or standards for welfare recipients and other workers. **Welfare recipients should have the same opportunities to pursue education and training as other workers.** Welfare programs should encourage and promote opportunities to pursue post-secondary and higher education and should be linked to local labor market needs and economic development strategies.

Opportunities for pursuing appropriate education and training services should not be limited by arbitrary time limits. Every welfare recipient should be entitled to appropriate education and training services to the

extent necessary to achieve self-sufficiency. The welfare system must recognize the need for lifelong learning and workforce development.

Workfare is not work-based learning and is the least effective way to raise welfare recipients earnings. The goal of all program activities should be to enhance employability and/or increase earnings. Simply working for benefits rather than real jobs does not serve this purpose and should not be part of the program.

The Reemployment Act of 1994

As proposed by President Clinton in February 1994, the Reemployment Act does not make re-employment or one-stop career center services easily accessible to women, particularly displaced homemakers and single mothers.

The legislation does not require that essential services such as dependent care and transportation assistance be offered to all workers in the re-employment program or at one-stop career centers. Past experience with federal employment and training programs shows that when these services are not required, they are most frequently not available. Consequently, when supportive services are not available, women with children and other family caretaking responsibilities are usually unable to participate successfully in these programs. These must be required, not optional services for any program authorized by this legislation.

In addition, exposure to non-traditional occupations is not among the required services offered to either female displaced workers or other women seeking services from the one-stop career centers. This is especially important for displaced homemakers and single mothers. The data here show that these women are over-represented in low-wage occupations. They have little hope of achieving long-term economic self-sufficiency for their families or workforce security for themselves without moving into higher wage jobs.

The Act proposes that displaced homemakers may be served at the discretion of the Governor. This provision is less restrictive than the current Economic Dislocation and Worker Adjustment Assistance Act (EDWAAA), which has resulted in governors either making displaced homemakers ineligible, or placing severe restrictions limiting the number of displaced homemakers that can be served. As a result, almost no displaced homemakers have been served nationally since 1988. The Reemployment Act should allow displaced homemakers to receive assistance without any restrictions.

The Job Training Partnership Act

The Job Training Partnership Act (JTPA) eligibility rules that consider former spouses' incomes must be revised so that displaced homemakers whose personal incomes are below the eligibility threshold can gain access to training. In addition, the list of "additional barriers" required for most JTPA Title II enrollees should be expanded to include displaced homemaker status as a barrier.

JTPA must also be revised to actively encourage and support education and training that leads to two-year degrees. This can be achieved in part through immediate action from the Department of Labor, directing states and Service Delivery Areas to focus their services toward education and training for jobs requiring more advanced education and skills.

The **Non-Traditional Employment for Women Act (NEW)**, which requires states and Service Delivery Areas within the JTPA system to set goals and report on progress toward training and placing women in non-traditional jobs, should be strengthened. NEW's provisions should be expanded to make JTPA performance standards dependent in part on success in fulfilling non-traditional training and placement goals.

School-to-Work Transition

The U.S. Departments of Labor and Education must require that school-to-work programs achieve gender equity across occupational training areas. This means ensuring that all girls in school-to-work programs receive exposure to non-traditional occupations. Support services such as child care and transportation must be provided for teen mothers. Programs should be also required to ensure that education, training and workplace environments are free from sexual and racial harassment. Educators, counselors and employers must receive training to enable them to provide workplace learning services effectively to girls participating in the program.

Intermodal Surface Transportation Efficiency Act

At present, this multi-billion dollar highway construction effort allows, but does not require, one-half of one percent of each state's highway construction funds to be used to support training and other services that would assist women and minorities to enter highway construction jobs. The law must be changed to *require* that each state spend the designated portion of its funds for this purpose. Until the law can be revised, the Secretary of Transportation should immediately issue an administrative ruling requiring allocation of the full one-half of one percent of funds for training and related programs to bring women into highway construction jobs in all states that have not met their Federal Highway Administration goal of having 6.9% women workers in each craft.

ISSUES RELATED TO EDUCATION & TRAINING PROGRAMS

Higher Education

The dramatic increases in employment and income for displaced homemakers and single mothers who have completed college argue strongly for higher education for as many of these women as possible. The nearly 42% of displaced homemakers and the 55% of single mothers who have earned a high school diploma or GED (and may have some college credits) are ready to enter college. **Employment and training programs, including those that are part of the welfare system, must offer that opportunity to as many displaced homemakers and single mothers as possible.**

In addition, the Departments of Health and Human Services, Agriculture, and Housing and Urban Development and the Social Security Administration must enforce existing provisions of the Higher Education Act by aggressively instructing its field staff at all levels to refrain from withholding or reducing public aid (AFDC, food stamps, SSI or housing subsidies) from individuals who receive federal student financial aid.

Support Services

For the same reasons that having young children is a barrier to full-time employment, it is a barrier to participating in education and training. **Provision of support services, especially dependent care and transportation, should be required of all federally-funded education and training programs, regardless of the targeted population.** Without this most basic service, women with children or who are responsible for older family members will not be able to get the training they need.

Non-traditional Training

As with other women workers, displaced homemakers and single mothers are under-represented in non-traditional occupations. Their concentration in traditionally female low-wage jobs has resulted in persistently high poverty rates. **All federal education and training programs, regardless of the targeted population, should be required to provide women and girls information and counseling on non-traditional career opportunities.** This is essential if women are to make well-informed decisions about their career paths.

Self-Sufficiency Standard Act

The Self-Sufficiency Standard Act (HR 2788) should be passed, so that job training program performance is measured by the degree to which participants achieve economic self-sufficiency. The standard is based on the economic needs of the trainee and family, as well as local variations in the cost of living. This would serve to drive the job training system toward more advanced education and training and significantly raise the incomes of displaced homemakers and single mothers participating in federal training programs.

Job Quality

All federal employment and training programs should promote **training for high-performance workplaces**. Employers that participate in school-to-work, on-the-job, and other training programs in partnership with the government should be required to provide training in all aspects of the industry, and prepare workers to be effective team members in a high-performance workplace. In addition, as the federal government looks for ways to promote high-performance workplaces, it should incorporate work and family issues into its planning. For example, on-site child and elder care should be included in any model workplace.

OTHER ISSUES

Unemployment Insurance

Currently, rules governing **Unemployment Insurance (UI)** compensation have a disproportionate and strongly negative impact on women. Part-time workers are nearly universally excluded from coverage, and many part-year workers are excluded. Workers who are newly entering or re-entering the labor force are not eligible. **UI must be reformed to mandate that part-time workers be eligible for UI. The method of computing earnings per hours worked should be revised so that more part-year workers would be eligible; and coverage to new and re-entering workers should be provided, coupled with access to programs that ease transition into the workforce.**

Eligibility rules for UI should be standardized for all states. Other UI reforms that would benefit all women include allowing sexual harassment and family and medical emergencies as "good cause" for leaving employment.

Labor Law Reform

Displaced homemakers who are in the labor force are working either part-time or part-year. Approximately four out of ten single mothers work part-time or part-year. These women, who are working primarily in low-wage occupations, are unlikely to be covered under current labor laws such as the National Labor Relations Act, Fair Labor Standards, Title VII of the Civil Rights Act or the Occupational Safety and Health Act. **Efforts to reform labor laws should include expanding coverage to include part-time, part-year and contingent workers, strengthening enforcement and removing barriers to organizing workers in an economy that is experiencing an increase in the number of contingent and contract workers.**

Pay Equity

On a broader scale, **pay equity legislation** should be adopted, so that women who enter jobs that are traditionally held by women do not suffer arbitrary economic penalties that are the result of historic wage discrimination. Employed displaced homemakers and single mothers are concentrated in the traditionally female, low-wage jobs. Passage of federal pay equity legislation would result in fairer wage setting practices that would help lift millions of displaced homemakers, single mothers and their families out of poverty.

Health Care Reform

Health care insurance is a critical "fringe benefit" for displaced homemakers and single mothers. However, health care

coverage is generally linked to full-time, year-round employment. The vast majority of employed displaced homemakers and single mothers work either part-time or in service occupations where health care benefits are often not provided. **Health care reform must reflect the needs of low-income women.** Ability to pay, employment status, marital status, public assistance, and health status should not be barriers to health care coverage. Cost-sharing, in the form of co-payments and deductibles, should not constitute barriers to care. In addition, assistance to assure access to needed care should be available, including transportation, child and elder care, and financial assistance to pay out-of-pocket costs for low-income women.

Child Support

Child support assurance, coupled with aggressive, improved enforcement of child support is essential. Enforcement of child support obligations should be moved to the federal level and vigorously pursued. Child support obligations should be enforced with the same intensity and force of law as are tax obligations. In addition, a system of child support assurance should be instituted that would increase the number of child support orders, assure that a minimum benefit — one that is large enough to make a difference in a child's life and that is adequate for families with more than one child — is awarded and enforced, and include an assured health benefit.

Microenterprise Development

Micro-enterprise development for women should be promoted. Federal funds must be devoted to supporting existing programs that assist women to develop small or micro-enterprises. Funds should also be devoted to the replication of these successful models throughout the country. There must be coordination between small business development and job training, vocational education and welfare programs. This means, at minimum, that these programs introduce the concept of entrepreneurship as an employment option, and facilitate exploration of that option for interested participants. To further facilitate the success of low-income women as entrepreneurs, statutory barriers to self-employment for public assistance and unemployment insurance recipients and JTPA participants must be eliminated. In addition, discriminatory practices in lending must be closely monitored and eliminated, and federal statutory goals for awarding prime and sub-contracts should be expanded to include women-owned businesses.

Housing

Appropriations for low income housing assistance have not kept up with the growing need of low income families. During the 1980s, appropriations for new housing subsidies (that is, appropriations to assist eligible individuals not currently receiving any assistance) dropped by 90%, from $33.4 billion in 1980 to $3.4 billion in 1990 after adjusting for inflation (figures are in 1993 dollars). When the rental and shared housing rates for displaced homemakers and single mothers are compared with their income data, it is clear that the trend should be in the other direction.

Economic Development/Job Creation

Finally, it must be said that the employment problems of displaced homemakers, single mothers, and indeed all Americans, will not be solved without a **comprehensive job creation plan.** Federal, state, and community economic development planning, policy making, resource allocation, and evaluation should incorporate a comprehensive process which includes participation of women and low-income families, gender impact analysis, models for sustainable development, and the creation of high-wage jobs. Economic indicators should be revised to account for the value of women's unpaid work in the home and community.

METHODOLOGY

This report is based on an analysis of 1990 Census data. In the taking of the Census, about one out of six persons was asked to fill out a "long form", which in addition to basic facts (such as age, sex, and race), asked for information on topics such as employment, housing, and education. The data presented here are drawn from these long forms.

Most 'Census' reports are in fact not based on the Census, but use data from the Current Population Survey (CPS), a study conducted monthly by the Census Bureau on a relatively small sample of Americans (about 60,000). In most respects, the CPS survey and the Census gather and code information identically. However, there is one important difference of concern in terms of this report, and that is the treatment of "subfamilies". While the CPS survey records the existence of a second (or even third) family in a household, the Census does so only if the subfamily is *related* to the primary householder.[20] From CPS data, the statistician who analyzed the data estimated that this results in about 300,000 women who are unrelated subfamily heads who do not get counted as single mothers (because their children are not "attached" to them), although they may be counted as displaced homemakers if they are divorced or widowed. Although this number is not insignificant, it is small compared to the total number of single mothers—almost 8 million—and small even compared to the number of single mothers who are *related* subfamily heads (about 1.6 million in the 1990 Census).

Who gets counted and who does not? Each census brings both old and new concerns about the possible under-counting of certain groups. Some argue, in fact, that the small sample in the Current Population Survey (see above) is more accurate, for the simple reason of logistics and scale. That is, it is easier to obtain a high response rate from 60,000 individual phone surveys than to get 100 million households to return their forms. At the same time, since the roster (sample frame) from which the CPS sample is drawn is from the decennial census, if the Census systematically misses certain groups, they also will be under represented in the subsequent CPS surveys.

Under-counting of minority populations continues to be a concern, particularly in large urban areas. These concerns led to a number of suits against the Census Bureau, for both the 1980 and 1990 census, demanding a readjustment of the figures. None of these suits were successful. In addition, the Census Bureau considered a number of methods to develop an estimate of the undercount, in order to adjust the total numbers, but concluded that without a stronger consensus on the methodology and formulas, any adjustment would be as controversial and problematic as no adjustment, and thus the 1990 numbers remain unadjusted.

It is likely that the 1990 Census undercounts certain groups of women and women-maintained households. In particular, families living doubled-up in rental housing (whether public or private) may be undercounted, because they are usually not 'legal' or known to the landlord, especially the "second" or subfamilies. In addition, because the Census form only has space for seven persons, it is likely that households with more individuals (such as some doubled-up households), wishing to avoid any attention from the Census Bureau or their landlords, do not indicate that there are additional persons and/or families in the household. Finally, it is likely that today the category, "marital status of women" does not as fully capture the actual household composition as well as it may have in the past. There are probably errors in both directions: married women who are headed towards divorce, and are maintaining homes alone but still designate themselves as married, as well as divorced, separated, single, and widowed women who are living with a companion. These non-marital relationships range from relationships which provide long-term and substantial economic support to ones which burden

[20] In the Census, an unrelated subfamily appears as adults and children who are unrelated to the primary householder; since their relationship to <u>each other</u> is not shown, they do not get counted as a subfamily. This means that subfamilies headed by women who have children under 18 and who are unrelated to their primary householders would be counted as displaced homemakers (if divorced or widowed) and/or single parents (if they have related children under 18) in the CPS survey, but not in the Census. If they are divorced or widowed with children, they would be counted as both displaced homemakers and single mothers under the CPS methodology, but only as displaced homemakers in the Census. In the Census they would appear as secondary individuals, not as mothers.

women economically. Because the Census does not yet collect information on the nature or existence of unmarried relationships, or whether someone is still "really" married, we are limited in our analysis to using the marital status variables as they are reported by women themselves.

Several categories of displaced homemakers and single mothers are not included, again because of the limitations of available data.[21] Women who are married but whose spouse is disabled have become displaced homemakers in an economic sense, but cannot be captured with this data. Finally, there are undoubtedly large numbers of undocumented women, particularly Latinas, who have avoided being included in the Census. In spite of efforts to regularize immigrant status and gain the participation of the Hispanic community, many Hispanics remain undocumented and thus also undercounted. Barriers of cost (obtaining information, filing fees, lawyers) and the lack of documentation of employment may impact on undocumented women in obtaining legal status, which in turn would result in their being undercounted.

[21] Women (who are single mothers and/or displaced homemakers) whose youngest child is approaching the age of ineligibility under the AFDC program are included, but not separately designated.

APPENDIX TABLES

1. Displaced Homemakers in the United States: 1980 & 1990
2. Displaced Homemakers: State by Age
3. Single Mothers: State by Age
4. Displaced Homemakers: State by Age
5. Displaced Homemakers: State by Race
6. Displaced Homemakers: Poverty and Near Poverty, State by Age
7. Single Mothers: Poverty and Near Poverty, State by Age
8. Data for Selected Bar Charts in Report

APPENDIX 1

DISPLACED HOMEMAKERS IN THE UNITED STATES

Comparison of Displaced Homemakers, 1980 and 1990

STATE	1980 TOTAL**	1990 TOTAL	# CHANGE	% CHANGE
ALABAMA	270,629	329,195	+58,566	+21.6
ALASKA	11,038	22,586	+11,548	+104.6
ARIZONA	133,499	244,965	+111,466	+83.5
ARKANSAS	155,046	193,450	+38,404	+24.8
CALIFORNIA	1,369,321	2,005,325	+636,004	+46.4
COLORADO	205,377	197,096	-8,281	-4.0
CONNECTICUT	171,731	219,558	+47,827	+27.9
DELAWARE	37,565	42,157	+4,592	+12.2
DISTRICT	59,854	53,700	-6,154	-10.3
FLORIDA	711,526	1,101,794	+390,268	+54.9
GEORGIA	346,741	452,201	+105,460	+30.4
HAWAII	31,078	59,776	+28,698	+92.3
IDAHO	24,157	59,498	+35,341	+146.3
ILLINOIS	753,791	803,851	+50,060	+6.6
INDIANA	306,561	381,311	+74,750	+24.4
IOWA	163,887	196,854	+32,967	+20.1
KANSAS	134,324	165,607	+31,283	+23.3
KENTUCKY	224,276	288,368	+64,092	+28.6
LOUISIANA	266,430	336,604	+70,174	+26.3
MAINE	69,666	89,193	+19,527	+28.0
MARYLAND	225,040	301,606	+76,566	+34.0
MASSACHUSETTS	384,151	433,911	+49,760	+13.0
MICHIGAN	531,257	666,418	+135,161	+25.4
MINNESOTA	222,160	263,711	+41,551	+18.7
MISSISSIPPI	147,149	214,113	+66,964	+45.5
MISSOURI	319,396	384,535	+65,139	+20.4
MONTANA	40,321	56,218	+15,897	+39.4
NEBRASKA	89,265	102,303	+13,038	+14.6
NEVADA	34,866	75,389	+40,523	+116.2
NEW HAMPSHIRE	45,132	62,604	+17,472	+38.7
NEW JERSEY	419,141	535,498	+116,357	+27.8
NEW MEXICO	59,420	98,828	+39,408	+66.3
NEW YORK	1,202,509	1,413,896	+211,387	+17.6
NORTH CAROLINA	339,668	466,320	+126,652	+37.3
NORTH DAKOTA	33,709	40,540	+6,831	+20.3
OHIO	660,579	808,780	+148,201	+22.4
OKLAHOMA	206,477	244,148	+37,671	+18.2
OREGON	165,322	209,687	+44,365	+26.8
PENNSYLVANIA	787,386	942,053	+154,667	+19.6
RHODE ISLAND	64,210	78,566	+1,4356	+22.4
SOUTH CAROLINA	188,758	250,065	+61,307	+32.5
SOUTH DAKOTA	39,585	45,839	+6,254	+15.8
TENNESSEE	290,165	373,451	+83,286	+28.7
TEXAS	689,399	1,115,597	+426,198	+61.8
UTAH	55,488	76,086	+20,598	+37.1
VERMONT	28,506	36,129	+7,623	+26.7
VIRGINIA	259,105	386,496	+127,391	+49.2
WASHINGTON	233,425	325,505	+92,080	+39.4
WEST VIRGINIA	137,962	160,641	+22,679	+16.4
WISCONSIN	261,583	318,089	+56,506	+21.6
WYOMING	18,078	26,417	+8,339	+46.1

+ Source: *Women Work, Poverty Persists: A Status Report on Displaced Homemakers and Single Mothers in the US*, February 1994
Published by Women Work! The National Network for Women's Employment*

** The 1980 study of displaced homemakers did not include those who were not household heads, while these displaced homemakers are included in 1990 figures. In order to make comparisons possible, we have estimated, using the 1980 CPS (Current Population Survey) that there were 19.2% more (non-household head) displaced homemakers in 1980 than originally estimated. Thus, each 1980 state total has been increased by 19.2%, yielding an estimated of the total number of displaced homemakers, both those who were household heads, and those who were not household heads (who share the housing of relatives, such as a daughter, or live with non-relatives), in each state in 1980.

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APPENDIX 2

DISPLACED HOMEMAKERS
STATE BY AGE

	AGE					
STATE	Under 35	35-44	45-54	55-64	65 & over	TOTAL
Alabama	39963	27380	25556	43709	192587	329195
Alaska	5749	4605	2826	2813	6593	22586
Arizona	36639	24313	20971	30226	132816	244965
Arkansas	23401	14030	12949	23491	119579	193450
California	330909	227817	182577	249934	1014088	2005325
Colorado	29935	22373	16753	23050	104985	197096
Connecticut	21859	16761	14709	22740	143489	219558
Delaware	4230	3012	2992	5390	26533	42157
District	5687	4833	5355	8194	29631	53700
Florida	118874	83361	80424	135633	683502	1101794
Georgia	65885	44698	38595	57185	245838	452201
Hawaii	8361	6785	5029	7888	31713	59776
Idaho	9003	5602	4163	6017	34713	59498
Illinois	88022	65690	59815	95990	494334	803851
Indiana	46028	28414	23721	44036	239112	381311
Iowa	19523	11525	9049	18874	137883	196854
Kansas	18832	11382	8591	15573	111229	165607
Kentucky	39308	24460	21973	36650	165977	288368
Louisiana	49489	36963	32086	46623	171443	336604
Maine	10598	7429	6215	10485	54466	89193
Maryland	35671	25544	23200	40393	176798	301606
Massachusetts	45580	37551	30525	47190	273065	433911
Michigan	88117	69449	52802	81894	374156	666418
Minnesota	27136	20648	15425	25271	175231	263711
Mississippi	27182	20050	17702	28527	120652	214113
Missouri	43181	26998	23911	42820	247625	384535
Montana	7486	5848	4363	6111	32410	56218
Nebraska	9373	6254	5280	9290	72106	102303
Nevada	13301	8770	7303	10238	35777	75389
New Hampshire	6931	4681	3772	6759	40461	62604
New Jersey	50939	42889	38014	62812	340844	535498
New Mexico	15846	12291	8905	13258	48528	98828

» continued...

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STATE	Under 35	35-44	45-54	55-64	65 & over	TOTAL
New York	167403	136873	122539	175170	811911	1413986
North Carolina	54080	37074	32848	61003	281315	466320
North Dakota	3931	2781	2210	3818	27800	40540
Ohio	99891	68746	57641	97824	484678	808780
Oklahoma	33735	20307	16727	27129	146250	244148
Oregon	28906	21808	16287	22699	119987	209687
Pennsylvania	83077	69230	61712	112971	615063	942053
Rhode Island	8128	6222	5142	8458	50616	78566
South Carolina	33021	23234	20886	33067	139857	250065
South Dakota	4673	3010	2163	4386	31607	45839
Tennessee	46931	30448	28436	47270	220366	373451
Texas	193166	112331	90225	136005	583870	1115597
Utah	13613	7217	5034	7624	42598	76086
Vermont	3919	3296	2559	3787	22568	36129
Virginia	46568	32098	29236	49802	228792	386496
Washington	48390	36727	26384	34528	179476	325505
West Virginia	19270	12034	11570	21840	95927	160641
Wisconsin	34424	23971	19079	30909	209706	318089
Wyoming	4225	2630	1828	2898	14836	26417
Total	2270389	1602443	1358057	2140252	10385387	17756528

Source: 1990 Census

APPENDIX 3

SINGLE MOTHERS
STATE BY AGE

	AGE							
STATE	**15-19**	**20-24**	**25-34**	**35-44**	**45-54**	**55-64**	**65 and Older**	**TOTAL**
Alabama	8713	18328	57112	44560	13474	4453	3499	150139
Alaska	777	2093	6347	5171	1220	257	131	15996
Arizona	6538	14322	43223	36035	10093	1988	1316	113515
Arkansas	4674	10056	29462	21367	6524	2027	1650	75760
California	40710	102389	336025	297922	90142	18142	9559	894889
Colorado	4175	10506	36010	33582	8524	1240	675	94712
Connecticut	3672	10955	34170	28915	9068	1459	758	88997
Delaware	1113	2599	8103	6280	1569	441	312	20417
District	1829	4489	14841	10410	3421	1016	691	36697
Florida	18355	44549	148780	126857	39445	9489	6540	394015
Georgia	13934	32697	99225	76172	20532	5401	4433	252394
Hawaii	1391	3538	10078	9071	2994	584	429	28085
Idaho	1133	2581	8220	7724	1955	321	213	22147
Illinois	19034	44197	140332	113268	33737	7651	3866	362085
Indiana	8661	20631	64013	49516	12442	2929	1582	159774
Iowa	2487	7759	24364	19552	4589	775	468	59994
Kansas	2623	7020	24249	20223	4682	920	475	60192
Kentucky	5808	14325	43839	34092	9394	2586	1498	111542
Louisiana	10941	24953	72832	56373	16642	4556	3684	189981
Maine	1185	3994	12032	10396	2562	406	177	30752
Maryland	7489	21660	68191	53519	13427	2790	1908	168984
Massachusetts	6558	20745	63062	54979	16510	2765	1241	165860
Michigan	17994	45782	128111	103014	24923	5058	3233	328115
Minnesota	3927	11950	38741	33743	8248	1112	500	98221
Mississippi	8497	15374	45429	32737	10488	3527	3077	119129
Missouri	7529	19622	61304	47415	12377	3258	1609	153114
Montana	698	2522	7593	7523	1677	299	156	20468
Nebraska	1379	4256	14539	12378	2995	489	259	36295
Nevada	1388	4098	14647	11675	3122	599	282	35811
New Hampshire	935	2649	8770	8139	2279	292	145	23209
New Jersey	8984	24060	78403	72986	22582	4517	2616	214148

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▸ continued...

	AGE							
STATE	15-19	20-24	25-34	35-44	45-54	55-64	65 and Older	TOTAL
New Mexico	3174	6529	19831	16396	4634	1205	790	52559
New York	23758	67059	229169	205260	69791	14725	8415	618177
North Carolina	12396	28515	87534	67992	18901	5494	4314	225146
North Dakota	616	1478	4846	4382	991	263	70	12646
Ohio	17726	46124	135680	107113	27267	6169	3412	343491
Oklahoma	4545	11564	37192	28500	8117	2237	1210	93365
Oregon	2723	8286	27860	27585	6367	994	556	74371
Pennsylvania	15437	39536	123506	104136	28756	5858	4055	321284
Rhode Island	1139	3399	10463	8955	2763	410	204	27333
South Carolina	8308	17449	52461	40898	11390	3484	3184	137174
South Dakota	787	2079	5988	5101	1383	242	169	15749
Tennessee	8830	21825	64941	49732	13840	3581	2579	165328
Texas	31579	67874	213014	176542	50403	13546	8384	561342
Utah	1870	5090	13854	12256	4073	491	332	37966
Vermont	469	1580	5441	4908	1162	189	85	13834
Virginia	8378	21690	72397	57293	15731	3448	2584	181521
Washington	4874	14329	49766	46801	11595	1650	865	129880
West Virginia	2584	5927	17605	14785	4279	1295	949	47424
Wisconsin	5990	17180	50743	40158	9864	1790	709	126434
Wyoming	466	1418	4492	3583	1046	154	109	11268
TOTAL	378780	943630	2968830	2467970	703990	158572	99957	7721729
Source: 1990 Census.								

APPENDIX 4

DISPLACED HOMEMAKERS
STATE BY RACE

	RACE					
STATE:	White, Not Hispanic	Black, Not Hispanic	Hispanic	American Indian	Asian & Other	All
Alabama	222526	103396	1078	1149	1046	329195
Alaska	14668	912	307	5426	1273	22586
Arizona	188170	7728	17740	13001	18326	244965
Arkansas	152811	38102	719	1216	602	193450
California	1296851	177495	183268	19766	327945	2005325
Colorado	160564	8899	14209	1938	11486	197096
Connecticut	186387	17656	6935	655	7925	219558
Delaware	33469	7690	337	136	525	42157
District	9593	41422	937	186	1562	53700
Florida	833408	137839	107133	2998	20416	1101794
Georgia	293972	151167	2495	909	3658	452201
Hawaii	18636	381	1123	369	39267	59776
Idaho	56237	108	818	989	1346	59498
Illinois	604858	152475	15559	1720	29239	803851
Indiana	337979	37047	2393	1156	2736	381311
Iowa	190585	3499	835	592	1343	196854
Kansas	148838	11070	1556	1378	2765	165607
Kentucky	261438	24500	897	693	840	288368
Louisiana	202041	125662	4898	1378	2625	336604
Maine	88197	121	152	436	287	89193
Maryland	211705	78760	3119	787	7235	301606
Massachusetts	385349	19813	9723	1030	17996	433911
Michigan	523358	125937	4918	4398	7807	666418
Minnesota	249649	5708	989	3485	3880	263711
Mississippi	124393	87542	882	616	680	214113
Missouri	329968	48630	1941	1832	2164	384535
Montana	52153	87	279	3375	324	56218
Nebraska	95608	4096	818	893	888	102303
Nevada	61996	5092	2960	1266	4075	75389
New Hampshire	61728	195	211	167	303	62604
New Jersey	407302	73577	27103	1179	26337	535498
New Mexico	55854	2036	22175	7755	11008	98828
New York	954284	225105	104015	4996	125496	1413896
North Carolina	334067	122810	1670	5125	2648	466320
North Dakota	38463	72	99	1732	174	40540
Ohio	685648	111005	3867	2013	6247	808780
Oklahoma	201171	19992	1725	18735	2525	244148
Oregon	196230	3251	2615	3006	4585	209687
Pennsylvania	811065	109264	6180	1471	14073	942053
Rhode Island	71606	2537	1598	453	2372	78566

• continued...

STATE:	White, Not Hispanic	Black, Not Hispanic	Hispanic	American Indian	Asian & Other	All
South Carolina	157188	89991	944	660	1282	250065
South Dakota	41726	69	86	3811	147	45839
Tennessee	298071	71901	1136	1080	1263	373451
Texas	695148	173305	142212	4596	100336	1115597
Utah	70028	685	1708	1291	2374	76086
Vermont	35612	71	138	184	124	36129
Virginia	283937	90203	3535	947	7874	386496
Washington	292399	9169	3497	6127	14313	325505
West Virginia	152617	6883	478	343	320	160641
Wisconsin	291583	17955	1872	2955	3724	318089
Wyoming	24312	172	605	640	688	26417
Total	13495446	2553082	716487	143039	848474	17756528

Source: 1990 Census.

APPENDIX 5

SINGLE MOTHERS
STATE BY RACE

	RACE					
STATE:	White	Black	Hispanic	Native American	Asian & Other	ALL
Alabama	56517	92045	515	556	506	150139
Alaska	9492	1048	180	4619	657	15996
Arizona	62465	7435	13482	12854	17279	113515
Arkansas	41051	33438	389	488	394	75760
California	385097	165165	120793	12368	211466	894889
Colorado	61271	9596	11223	1528	11094	94712
Connecticut	47413	23689	7304	330	10261	88997
Delaware	10038	9406	259	156	558	20417
Dist. of Columbia	1180	34139	651	58	669	36697
Florida	185862	152458	42092	1866	11737	394015
Georgia	91056	157279	1481	594	1984	252394
Hawaii	7408	421	826	257	19173	28085
Idaho	19684	102	544	771	1046	22147
Illinois	160213	165599	12495	1150	22628	362085
Indiana	114797	40203	1633	637	2504	159774
Iowa	53845	4190	648	518	793	59994
Kansas	44573	11436	1128	1073	1982	60192
Kentucky	85966	24523	262	395	396	111542
Louisiana	60150	125607	2070	783	1371	189981
Maine	29980	147	132	292	201	30752
Maryland	64578	98236	2130	683	3357	168984
Massachusetts	113023	23348	10157	932	18400	165860
Michigan	181092	133588	3838	3326	6271	328115
Minnesota	81140	9018	903	4358	2802	98221
Mississippi	31679	86293	425	457	275	119129
Missouri	96888	52632	1357	818	1419	153114
Montana	16640	53	212	3334	229	20468
Nebraska	27976	5797	690	964	868	36295
Nevada	23922	6418	1764	1190	2517	35811
New Hampshire	22331	339	273	76	190	23209
New Jersey	92683	82018	19019	712	19716	214148
New Mexico	17745	1474	15739	8162	9439	52559

▸ continued...

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	RACE					
STATE:	White	Black	Hispanic	Native American	Asian & other	ALL
North Dakota	10348	80	51	2063	104	12646
Ohio	222774	112067	2959	1172	4519	343491
Oklahoma	60451	19527	1122	10547	1718	93365
Oregon	64103	3219	1725	2331	2993	74371
Pennsylvania	204950	98255	4731	717	12631	321284
Rhode Island	20050	2732	1623	209	2719	27333
South Carolina	47805	87915	530	368	556	137174
South Dakota	11534	46	42	3988	139	15749
Tennessee	89242	74262	566	452	806	165328
Texas	219346	167031	96166	2618	76181	561342
Utah	32076	573	1631	1450	2236	37966
Vermont	13447	73	66	134	114	13834
Virginia	87817	86179	2354	748	4423	181521
Washington	103412	9726	2858	5128	8756	129880
West Virginia	42827	4175	170	144	108	47424
Wisconsin	88600	29984	1808	2820	3222	126434
Wyoming	9394	188	489	564	633	11268
Total	3942508	2600609	465541	109814	603257	7721729
Source: 1990 Census.						

Please add additions to the SINGLE MOTHERS STATE BY RACE Chart

STATE	White	Black	Hispanic	Native American	Asian & Other	All
NY	219502	226316	70933	3667	97759	618177
NC	97075	121121	1103	4389	1458	255146

APPENDIX 6 **DISPLACED HOMEMAKERS POVERTY & NEAR POVERTY BY RACE & AGE**

	15-19 years		20-24 years		25-34 years		35-44 years		45-54 years		55-64 years		65 + years	
	number	%	number	%	number	%	number	%	number	%	number	%	number	%
WHITE														
Below Poverty	8492	69.64%	83102	80.61%	395199	68.37%	324104	47.38%	237510	36.95%	377008	30.14%	1501146	22.26%
100-150%	1431	11.74%	10204	9.90%	75053	12.98%	103957	15.20%	90391	14.06%	190970	15.27%	1581415	23.45%
Poor & Near Poor	**9923**	**81.38%**	**93306**	**90.51%**	**470252**	**81.36%**	**428061**	**62.58%**	**327901**	**51.01%**	**567978**	**45.41%**	**3082561**	**45.70%**
Total	12194		103087		578018		683992		642866		1250776		6744776	
BLACK														
Below Poverty	2561	73.32%	23413	85.81%	169576	81.79%	186471	67.82%	144407	57.08%	175633	52.89%	398014	48.68%
100-150%	330	9.45%	1974	7.23%	17619	8.50%	34428	12.52%	36038	14.24%	50899	15.33%	178798	21.87%
Poor & Near Poor	**2891**	***82.77%***	**25387**	***93.04%***	**187195**	***90.28%***	**220899**	***80.35%***	**180445**	***71.32%***	**226532**	***68.21%***	**576812**	**70.54%**
Total	3493		27286		207338		274933		253005		332091		817670	
HISPANIC														
Below Poverty	1070	78.68%	8268	84.28%	47330	80.12%	45978	67.44%	27705	51.19%	29925	46.76%	66444	42.81%
100-150%	137	10.07%	869	8.86%	5495	9.30%	8772	12.87%	8082	14.93%	10930	17.08%	35577	22.92%
Poor & Near Poor	**1207**	***88.75%***	**9137**	***93.14%***	**52825**	**89.42%**	**54750**	***80.31%***	**35787**	***66.13%***	**40855**	***63.83%***	**102021**	**65.73%**
Total	1360		9810		59074		68176		54118		64002		155221	
NATIVE AMERICAN														
Below Poverty	222	80.73%	2103	85.49%	12895	81.45%	12204	69.08%	7986	58.48%	8585	54.41%	14929	44.46%
100-150%	29	10.55%	231	9.39%	1526	9.64%	2361	13.36%	2225	16.29%	2645	16.76%	7803	23.24%
Poor & Near Poor	**251**	***91.27%***	**2334**	***94.88%***	**14421**	***91.09%***	**14565**	***82.44%***	**10211**	***74.77%***	**11230**	***71.18%***	**22732**	67.71%
Total	275		2460		15831		17667		13656		15777		33575	
ALL ASIANS														
Below Poverty	85	61.15%	1315	72.77%	9851	66.50%	14000	57.50%	8834	44.36%	7031	30.81%	13861	26.69%
100-150%	23	16.55%	241	13.34%	1776	11.99%	3258	13.38%	2936	14.74%	2869	12.57%	12140	23.38%
Poor & Near Poor	**108**	***77.70%***	**1556**	***86.11%***	**11627**	***78.49%***	**17258**	**70.88%**	**11770**	***59.11%***	**9900**	***43.38%***	**26001**	50.07%
Total	139		1807		14814		24349		19913		22824		51928	

ALL RACES														
Below Poverty	13462	72.16%	128168	82.07%	685906	73.20%	628313	55.38%	452081	43.90%	620145	35.87%	2022797	25.71%
100-150%	2067	11.08%	14546	9.31%	106967	11.42%	162168	14.29%	147096	14.29%	265667	15.37%	1832011	23.29%
Poor & Near Poor	**15529**	***83.24%***	**142714**	***91.39%***	**792873**	***84.62%***	**790481**	***69.67%***	**599177**	***58.19%***	**885812**	***51.23%***	**3854808**	**49.00%**
Total	18655		156167		936976		1134605		1029701		1729028		7866468	

APPENDIX 7 **SINGLE MOTHERS POVERTY & NEAR POVERTY BY RACE AND AGE**

	15-19 years		20-24 years		25-34 years		35-44 years		45-54 years		55-64 years		65+ years	
	number	%	number	%	number	%	number	%	number	%	number	%	number	%
WHITE														
Below Poverty	28627	84.47%	172026	68.89%	513130	42.92%	297883	22.84%	73001	20.18%	18753	31.71%	13769	36.14%
100-150%	2861	8.44%	36682	14.69%	188790	15.79%	169073	12.96%	42197	11.66%	9278	15.69%	7400	19.42%
Poor & Near Poor	**31488**	***92.91%***	**208708**	***83.57%***	**701920**	***58.71%***	**466956**	***35.81%***	**115198**	***31.84%***	**28031**	***47.40%***	**21169**	**55.56%**
Total	33891		249727		1195533		1304144		361778		59139		38101	
BLACK														
Below Poverty	25686	88.23%	165490	78.34%	502735	60.54%	269206	42.61%	81243	43.29%	34263	54.48%	29190	62.88%
100-150%	1708	5.87%	21749	10.30%	112174	13.51%	89456	14.16%	27485	14.64%	9783	15.56%	7479	16.11%
Poor & Near Poor	**27394**	***94.10%***	**187239**	***88.63%***	**614909**	***74.05%***	**358662**	***56.77%***	**108728**	***57.93%***	**44046**	***70.04%***	**36669**	**78.99%**
Total	29112		211248		830382		631728		187692		62886		46421	
HISPANIC														
Below Poverty	4166	86.85%	22103	73.13%	77875	59.74%	57605	46.23%	17835	41.63%	5331	49.93%	2887	60.87%
100-150%	345	7.19%	3780	12.51%	18358	14.08%	19015	15.26%	7044	16.44%	1785	16.72%	628	13.24%
Poor & Near Poor	**4511**	***94.04%***	**25883**	***85.63%***	**96233**	***73.83%***	**76620**	***61.49%***	**24879**	***58.07%***	**7116**	**66.64%**	**3515**	**74.11%**
Total	4797		30226		130349		124610		42844		10678		4743	
NATIVE AMERICAN														
Below Poverty	1435	87.98%	7311	76.64%	22204	64.32%	13183	48.37%	3987	46.68%	1488	56.66%	1110	64.50%
100-150%	88	5.40%	1156	12.12%	5011	14.52%	4344	15.94%	1393	16.31%	463	17.63%	245	14.24%
Poor & Near Poor	**1523**	***93.38%***	**8467**	***88.76%***	**27215**	***78.84%***	**17527**	***64.31%***	**5380**	***62.99%***	**1951**	***74.30%***	**1355**	**78.73%**
Total	1631		9539		34519		27252		8541		2626		1721	
ALL ASIANS														
Below Poverty	803	74.15%	3568	66.69%	12165	48.06%	14046	32.43%	5719	29.76%	1266	33.64%	663	42.39%
100-150%	82	7.57%	706	13.20%	3150	12.44%	5741	13.26%	2577	13.41%	524	13.93%	293	18.73%
Poor & Near Poor	**885**	***81.72%***	**4274**	***79.89%***	**15315**	***60.50%***	**19787**	***45.69%***	**8296**	***43.17%***	**1790**	***47.57%***	**956**	**61.13%**
Total	1083		5350		25313		43306		19218		3763		1564	

	15 - 19 years		20-24 years		25-34 years		35-44 years		45-54 years		55-64 years		65+ years	
	number	%	number	%	number	%	number	%	number	%	number	%	number	%
ALL RACES														
Below Poverty	66341	86.30%	400604	73.44%	1221992	51.81%	713485	31.73%	200641	30.40%	66269	44.51%	49835	51.76%
100-150%	5455	7.10%	68499	12.56%	345391	14.64%	307062	13.66%	87805	13.30%	23490	15.78%	16697	17.34%
Poor & Near Poor	**71796**	**93.40%**	**469103**	**86.00%**	**1567383**	**66.45%**	**1020547**	**45.38%**	**288446**	**43.70%**	**89759**	**60.29%**	**66532**	**69.11%**
Total	76870		545467		2358680		2248714		660036		148872		96276	

DISPLACED HOMEMAKERS: EDUCATION BY RACE
(see chart 4 in report)

	0-8 YEARS	8-11 YEARS	HS GRADUATE	SOME COLLEGE	COLLEGE GRADUATE
WHITE	21.00%	22.00%	30.70%	14.00%	12.30%
BLACK	27.40%	30.50%	22.40%	11.60%	8.10%
HISPANIC	41.60%	23.00%	19.10%	9.10%	7.20%
NATIVE AMER.	24.50%	26.80%	24.40%	15.40%	8.90%
ASIAN	37.00%	14.20%	21.40%	10.00%	17.40%
ALL DH'S	23.80%	23.30%	28.40%	13.20%	11.30%

SINGLE MOTHERS: EDUCATION BY RACE
(see chart 8 in report)

	0-8 YRS	8-11 YRS	HS GRADUATE	SOME COLLEGE	COLLEGE GRAD
WHITE	3.50%	16.70%	35.00%	24.60%	20.10%
BLACK	5.20%	28.90%	32.50%	21.80%	11.60%
HISPANIC	21.60%	27.30%	24.60%	16.50%	10.00%
NATIVE AMER.	8.30%	27.20%	31.20%	22.70%	10.60%
ASIAN	16.60%	15.20%	22.50%	17.70%	28.00%
ALL SINGLE MOTHERS	6.90%	22.50%	32.50%	22.30%	15.80%

DISPLACED HOMEMAKERS: COMBINED POVERTY & NEAR POVERTY BY RACE & EDUCATION
(see chart 11B in report)

	0-8 YRS	8-11 YRS	HS GRADUATE	SOME COLLEGE	COLLEGE GRAD
WHITE	66.50%	59.90%	45.70%	40.90%	26.10%
BLACK	81.60%	79.20%	73.20%	67.70%	41.70%
HISPANIC	77.60%	76.90%	67.40%	63.70%	48.70%
NATIVE AMER.	82.50%	81.20%	75.30%	71.90%	55.60%
ASIAN	68.20%	62.20%	51.90%	52.40%	45.80%

SINGLE MOTHERS: COMBINED POVERTY & NEAR POVERTY BY RACE & EDUCATION
(see chart 15B in report)

	0-8 YRS	8-11 YRS	HS GRADUATE	SOME COLLEGE	COLLEGE GRAD
WHITE	81.30%	77.50%	53.30%	42.40%	23.80%
BLACK	86.30%	86.80%	72.30%	56.50%	33.70%
HISPANIC	83.80%	83.00%	65.30%	51.60%	35.20%
NATIVE AMER.	88.80%	87.90%	75.60%	65.60%	47.10%
ASIAN	77.60%	71.00%	57.40%	42.10%	27.20%

DISPLACED HOMEMAKERS: EMPLOYMENT BY EDUCATION & RACE
(see chart 19 in report)

	0-8 YEARS	8-11 YEARS	HS GRADUATE	SOME COLLEGE	COLLEGE GRAD
WHITE	25.40%	41.30%	53.90%	63.40%	72.20%
BLACK	23.70%	33.50%	45.40%	57.70%	66.90%
HISPANIC	29.90%	35.40%	46.60%	56.80%	62.50%
NATIVE AMER.	24.10%	39.60%	51.70%	60.00%	63.60%
ASIAN	23.10%	35.40%	41.70%	52.40%	57.10%

SINGLE MOTHERS: EMPLOYMENT BY EDUCATION & RACE
(see chart 25 in report)

	0-8 YEARS	8-11 YEARS	HS GRADUATE	SOME COLLEGE	COLLEGE GRAD
WHITE	44.10%	59.60%	80.50%	85.60%	91.50%
BLACK	37.60%	45.30%	67.50%	79.10%	88.20%
HISPANIC	48.40%	46.40%	68.20%	78.40%	84.50%
NATIVE AMER.	35.40%	46.40%	67.10%	75.10%	83.40%
ASIAN	38.00%	52.30%	70.10%	78.70%	86.60%

DISPLACED HOMEMAKERS: PERSONAL MEDIAN INCOME BY AGE AND RACE
(see chart 28 in report)

	25-34 YEARS	35-44 YEARS	45-54 YEARS	55-64 YEARS	65 + YEARS
WHITE	$5,486	$7,015	$6,766	$7,958	$8,019
BLACK	$4,090	$4,557	$4,201	$4,515	$5,027
HISPANIC	$3,756	$4,745	$4,067	$4,033	$5,014
NATIVE AMER.	$4,432	$4,735	$4,381	$4,692	$5,768
ASIAN	$1,652	$5,620	$4,225	$2,598	$4,955

DISPLACED HOMEMAKERS: PERSONAL MEDIAN INCOME BY EDUCATION AND RACE
(see chart 29 in report)

	WHITE	BLACK	HISPANIC	NATIVE AMERICAN	ASIAN
0-8 YEARS	$6,058	$4,244	$3,096	$4,266	$4,030
8-11 YEARS	$6,566	$4,275	$4,120	$4,362	$3,900
HS GRADUATE	$8,173	$4,778	$4,898	$5,035	$4,725
SOME COLLEGE	$9,709	$5,891	$5,905	$5,957	$5,479
COLLEGE GRAD	$14,922	$10,032	$7,073	$7,499	$5,614

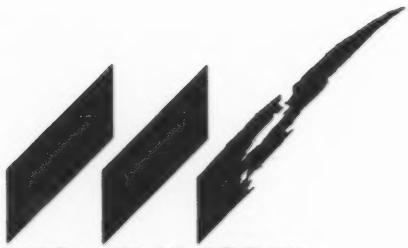
SINGLE MOTHERS: PERSONAL MEDIAN INCOME BY AGE AND RACE
(see chart 33 in report)

	WHITE	BLACK	HISPANIC	NATIVE AMER.	ASIAN
15-19	$1,635	$600	$425	$1,000	$875
20-24	$5,674	$4,299	$4,849	$4,749	$6,099
25-34	$10,949	$7,349	$7,824	$7,074	$10,449
35-44	$17,649	$11,374	$9,999	$9,799	$14,799
45-54	$17,299	$9,324	$8,299	$8,049	$12,324
55-64	$15,399	$6,099	$5,649	$5,474	$7,274
65+	$8,024	$5,300	$4,949	$6,599	$6,149

SINGLE MOTHERS: PERSONAL MEDIAN INCOME BY EDUCATION AND RACE
(see chart 34 in report)

	0-8 YEARS	8-11 YEARS	HS GRADUATE	SOME COLLEGE	COLLEGE GRAD
WHITE	$4,795	$5,749	$11,215	$14,830	$22,999
BLACK	$3,979	$4,143	$7,082	$10,999	$18,710
HISPANIC	$5,352	$5,089	$8,508	$11,984	$18,007
NATIVE AMER.	$4,065	$4,429	$6,882	$9,216	$15,053
ASIAN	$6,829	$6,841	$9,952	$13,528	$20,999

Women Work! The National Network for Women's Employment is a membership organization, rooted in the Displaced Homemakers Movement, dedicated to empowering women from diverse backgrounds and assisting them to achieve economic self-sufficiency through job readiness, education, training, and employment. In addition to individuals throughout the country, Network members include more than 1,000 education, training, and employment programs. The Network is committed to ongoing, comprehensive public education to build awareness of the needs of and support for mid-life and older displaced homemakers and other women entering, reentering, and/or training for the work force. The Network collects data, disseminates information, provides training and technical assistance and acts as a communication link to programs, agencies and educational institutions. The Network affects public policy by working with lawmakers, and business leaders and labor to create and strengthen programs and policies for women.



WOMEN WORK!

The National Network for Women's Employment

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